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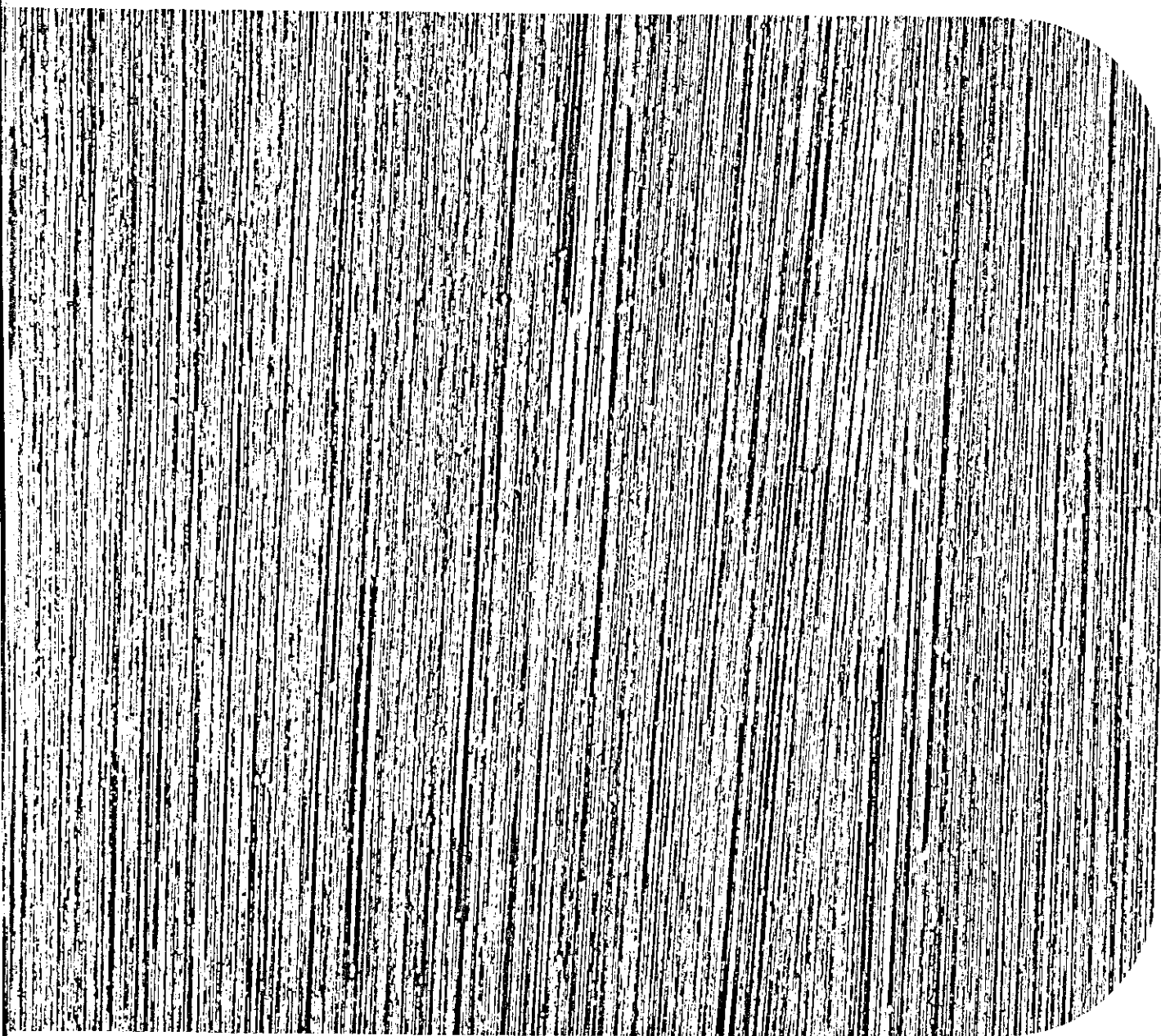
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Australian  
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of Statistics

**Bulletin 1**

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# **HOUSEHOLD EXPENDITURE SURVEY 1974-75**

## **AN OUTLINE OF CONCEPTS, METHODOLOGY AND PROCEDURES**



**INQUIRIES**

If you want to know more about the contents of this publication ring Mr Tony Wood on Canberra 525621 or write to Information Services, Australian Bureau of Statistics, P.O. Box 10, Belconnen, A.C.T. 2616.

**PREFACE**

This is one in a series of 8 publications relating to the 1974-75 Household Expenditure Survey. First results of the survey were presented in summary form in *Bulletin No. 2: Preliminary Results* which was published in July 1976. The complete list of titles and contents of the bulletins is shown in Section 12 of this publication.

This has been the first major survey of this kind to be undertaken by the Australian Bureau of Statistics. It was designed to find out how the expenditure pattern of private households varies according to income level and other characteristics such as size and composition of the household, age and occupational status of the household head. Information of this kind has been sought for a wide range of policy and research purposes.

While this first survey was confined to capital cities, a second survey has been conducted in respect of the year 1975-76 and covers non-metropolitan areas also.

Special thanks go to the sample of households whose co-operation and high degree of response was vital to the success of the survey. A major contribution was also made by the specially trained field staff who collected the information. Bureau officers who have been associated with the survey since planning began include specialists in the sampling, survey operations and computing fields, as well as staff of the Household Expenditure Section.

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## 1. INTRODUCTION

The 1974-75 Household Expenditure Survey (HES) was the first major survey of this kind undertaken by the Australian Bureau of Statistics (ABS). It was conducted continuously over a period of twelve months from July 1974 to June 1975.

The survey was designed to find out how the expenditure pattern of private households varies according to income level and other characteristics such as size and composition of the household and age and occupational status of the household head. Information of this kind has been sought for a variety of policy and research purposes.

Information was collected on a household basis, rather than for selected individuals in the population, because many items of expenditure relate to the household as a unit. These include shared expenditure on items such as food, accommodation and household goods and appliances.

For the purposes of this survey, expenditure information was collected on the basis of payments made during a particular reference period (which varied according to the type of expenditure) rather than on the basis of goods and services 'acquired' or 'consumed' during the period.

As a basis for the survey a sample of approximately 13550 private dwellings was selected from the six State capital cities and Canberra.<sup>1</sup> The selected dwellings were found to contain approximately 12600 households which met the criteria for inclusion in the survey. Of these about 9100 supplied the full range of data required for the survey. An expansion factor was

applied to the data obtained from the responding households to obtain estimates for the total population resident in the capital cities and within the scope of the survey.

Much of the information obtained from households was collected on a recall basis using interview techniques. In addition, all household members aged 15 years and over were asked to record all payments made over a two weeks period in a diary provided to each of them. Any one household was therefore involved in the survey for two weeks, the sample of households being spread evenly over the 12 months of the survey.

A second expenditure survey in respect of the year 1975-76 was commenced on 1 July 1975. The sample size was set at approximately 5200 responding households. Geographical coverage was, however, extended beyond the six State capital cities, Canberra and Darwin, to include other urban and also rural areas.

The general methodology of the 1975-76 survey was identical to that of the 1974-75 survey, with only minor changes to diaries and interview questionnaires. Research had shown, however, that spending patterns in rural areas tend to differ from those of metropolitan and other urban households, in that rural households tend to shop less frequently; in order to accurately reflect these households' spending patterns, respondents in rural areas were asked to keep personal diaries for a period of four weeks instead of the two weeks period used for metropolitan and other urban households.

The aspects of the survey described in more detail in succeeding sections relate to the 1974-75 survey.

<sup>1</sup> Dwellings for Darwin were selected in the original sample. However, cyclone Tracy in December 1974 caused the suspension of operations in Darwin and no estimates for Darwin are included in published results of the survey.

## 2. BACKGROUND TO THE 1974-75 SURVEY

### 2.1. THE HISTORY OF AUSTRALIAN HOUSEHOLD EXPENDITURE SURVEYS

Apart from limited attempts in 1910-11 and 1913, the 1974-75 HES was the first official household expenditure survey conducted in Australia.

The 1910-11 survey, entitled 'Inquiry Into the Cost of Living in Australia'<sup>1</sup>, was undertaken by the then Commonwealth Bureau of Census and Statistics (now the Australian Bureau of Statistics). During this survey diaries were distributed to some 1500 volunteers who were asked to keep records of all expenditures over the twelve months period from July 1910 to June 1911. Only 222 diaries were returned, which severely impaired the reliability of the results.

Because of the poor response to the 1910-11 inquiry, the Bureau conducted a further expenditure inquiry in 1913 which was intended to achieve a higher response rate by reducing the diary-keeping period to four weeks. However, the response was again small, with only six percent of the 7000 diaries returned.

More recently a small number of localised household surveys covering income-expenditure relationships and related matters have been carried out by various Australian universities. The only university-sponsored national survey was the 1966-68 Survey of Consumer Expenditures and Finances conducted under the direction of Professors N.T. Drane and H.R. Edwards of Macquarie University and Professor R.C. Gates of the University of Queensland, in association with the Survey Research Centre Pty Ltd. The Macquarie University Data Archive was set up to administer computer storage of and access to the data from the survey.

In 1968 the Bureau of Statistics put forward a proposal to investigate the feasibility of conducting a national household expenditure survey. This was in response to the demand for such information from a wide range of organisations including government departments and agencies, trade unions, employer organisations, welfare organisations, university researchers, and the business community.

In April 1969 the Bureau received approval to conduct a feasibility study. The major objectives of the feasibility study were to assess, by pilot testing, whether or not a full scale survey could be conducted in Australia, and to calculate estimates of the cost and accuracy of such a survey. The pilot tests were also designed to investigate and, if possible, to quantify such matters as:

- (a) the probable response rates of households in various demographic and socio-economic groups;
- (b) the relative accuracy of various data collection methods (e.g. interview questionnaire, keeping of diaries) and basis of reporting (e.g. recall of past expenditures, reporting of most recent payment made);
- (c) the relative costs of alternative survey methodologies; and,
- (d) various operational aspects such as the best time to call on households, the attitudes of respondents, explanations needed about the survey and the best ordering of questions.

In planning the feasibility study, account was taken of the experience and practices of other countries in this field, particularly the United Kingdom.

The feasibility study revealed that successful surveys of household expenditure could be undertaken in Australia, but that considerable resources would be required to develop and carry out such a survey. These resources were not immediately available, and development of a full scale survey was deferred.

### 2.2. DEVELOPMENT OF THE 1974-75 HOUSEHOLD EXPENDITURE SURVEY

After the completion of the 1969-70 feasibility study, the Bureau continued to receive requests for household expenditure data. Despite this, it was not until early 1973 that the necessary resources were available to finalise development and subsequently carry out a survey. In March 1973, the Treasurer gave approval for the completion of developmental work and for a full-scale survey of approximately 10,000 responding

1 G.H. Knibbs (Commonwealth Statistician): *INQUIRY INTO THE COST OF LIVING IN AUSTRALIA, 1910-11*, (Commonwealth Bureau of Census and Statistics, Melbourne, 1911). See also the *Official Year Book of the Commonwealth of Australia, No. 5, 1912 (1901-1911)*, Section XXXIII, page 1167.

2 G.H. Knibbs (Commonwealth Statistician): *EXPENDITURE ON LIVING IN THE COMMONWEALTH, NOVEMBER 1913*, (Commonwealth Bureau of Census and Statistics, Melbourne, 1914).

households over the year 1974-75, to be followed in 1975-76 by a smaller survey of approximately 5,000 responding households.

A multi-disciplinary approach was required for such a large and complex project. This brought together in a single project team statisticians concerned with the subject matter content of the survey, mathematical statisticians, officers experienced in the operational aspects of large scale field collections, and data processing specialists. This team worked together to finalise the content and form of the survey, to establish a suitable sample design, to develop operational procedures for collecting the data, and to develop procedures and computer programs for processing the data. As a result of these investigations a final pilot test

was conducted in October-November 1973, in which approximately 350 households in the capital cities were interviewed. This test was to help resolve outstanding subject-matter problems, to assess proposed field collection methods and to test other alternatives where doubts remained concerning survey methodology. The results of the pilot test were extensively analysed and the findings incorporated into the overall survey design. Following this phase the main tasks remaining were to finalise and print the data collection forms, to select the sample of dwellings, to develop a training programme for field staff, and to recruit and train such staff. These aspects were completed and the survey itself commenced on 1 July 1974.

### 3. SURVEY OBJECTIVES AND USES OF THE DATA

Surveys of household expenditure and related topics have for some years formed an important part of the statistical programme in a number of other countries including the United Kingdom, Canada, the United States of America and Japan.

Perhaps the most important single reason for carrying out household expenditure surveys is to obtain information which can be used to improve the representativeness of the items and the expenditure pattern (weighting pattern) used to compile the Consumer Price Index. The Australian CPI measures quarterly variations in prices of goods and services as they affect a high proportion of the expenditure of wage-earner households in the six State capital cities and

Canberra. In the absence of household expenditure data there has previously been no direct measure of expenditure on a comprehensive range of goods and services by defined segments of the population. The 1974-75 HES remedies this deficiency in Australian statistics.

Apart from this important application, statistics from household expenditure surveys are a rich source of data needed for a wide variety of policy and research purposes. These include the planning of welfare services; assessing the need for, and effect of, programmes in fields such as housing, education and health services; assessing the impact of taxes and government benefits; improving estimates of private final consumption expenditure in the National Accounts. The absence of such data has also been noted on several occasions in the past in connection with arbitration hearings on minimum wages.

## 4. SCOPE, COVERAGE AND CONTENT

The 1974-75 HES sought to obtain details of the expenditure and income of private households (i.e. households resident in private dwellings) in the capital cities of Australia. This is explained in more detail below in terms of the scope, coverage and content of the survey.

### 4.1 SCOPE AND COVERAGE

#### 4.1.1 Geographical areas covered

The survey was restricted to the metropolitan areas (i.e. the six State capital cities) and Canberra. The term 'metropolitan area' refers to the boundaries of the Capital City Statistical Divisions as defined for purposes of the 1971 Census of Population and Housing.<sup>1</sup> For Canberra, the area included was that part of the Canberra Statistical District within the Australian Capital Territory, i.e. excluding the city of Queanbeyan. This limited geographical coverage satisfied immediate data needs, particularly for updating the Consumer Price Index, for which detailed estimates at the capital city level were required. Darwin was initially included in the survey, but operations in Darwin were suspended as a result of cyclone Tracy in December 1974. Consequently no estimates for Darwin will be included in the series of published bulletins.

#### 4.1.2 Dwellings included

Only private dwellings were included in the survey. For the purposes of the survey private dwellings included houses, home units, flats, caravans, garages, tents and any other structures being used as private places of residence at the time of the survey.

The following places of residence were considered to be "special dwellings" and excluded from the survey:

- (a) military establishments;
- (b) hospitals, sanatoria, convalescent homes, homes for the aged and rest homes;
- (c) religious and educational institutions;
- (d) penal establishments and reformatories;
- (e) welfare homes, e.g. where a group of children are being cared for;
- (f) licensed hotels and motels;
- (g) private hotels, hostels and serviced rooms;
- (h) boarding and lodging houses, i.e. any dwelling with three or more boarders or lodgers; and,
- (i) large temporary dwellings such as construction camps.

#### 4.1.3 Households included

Only households living in private dwellings were considered for inclusion in the survey. A household was defined as a group of people who live together as a single unit in the sense that they have common housekeeping arrangements; that is, they have some common provision for food and other essentials of living. A person, or persons, living in the same dwelling but having separate catering arrangements constituted a separate household. It should be noted that the concept of the household is not necessarily identical to that of the family. Although the two are the same in approximately two-thirds of the cases, some households will contain more than one family, consist of a family plus other persons, or contain only unrelated persons.

All households resident in selected private dwellings were included in the survey except the following which were treated as outside the scope of the survey and therefore not covered by the published estimates:

- (a) households at an address other than their usual place of residence, and not staying at that address for the next 4 weeks. This was because their expenditure pattern over the diary-keeping period would not reflect the household's usual expenditure pattern; in particular, housing expenditure would be likely to be quite different;
- (b) households moving to a new address within 7 days of the initial interview and therefore unable to complete diaries for a full week; and,
- (c) households consisting of foreign diplomats or their staffs, and foreign servicemen and their families stationed in Australia.

In certain cases, although the households concerned fell within the scope of the survey, for practical reasons they were not asked to supply information, i.e. they were covered by the estimates but were treated as non-respondents in the survey (see 6.3 for treatment of non-respondents in estimation procedures). Households treated in this way included:

- (a) households where there were foreign language difficulties and an interpreter was not readily available;
- (b) households going on holidays within 7 days of the initial interview;
- (c) cases where contact was made with the household but no person was available to provide answers to questions; and,

1. See *1971 Census of Population and Housing Publications, Bulletin No. 13. Maps* (Reference No. 2.95), Australian Bureau of Statistics.



- (d) situations where it was considered unreasonable to conduct an interview or ask households to keep the diary (e.g. recent death or serious illness in the family).

#### 4.1.4 Persons included as household members

All persons who were resident at selected dwellings were included as members of a household except:

- (a) visitors, i.e. persons staying temporarily with the household were not included as members of that household unless they were staying for four weeks or more after the initial interview. To have included temporary visitors would have distorted the general concept of the household as an economic unit;
- (b) usual residents absent at the time of the initial interview: If a usual resident aged 15 years or over was absent at the time of the initial interview and not returning within 7 days, he or she was excluded from the survey. This was in order to delay interviews as little as possible once the household had been contacted. If a usual resident was returning within 7 days he or she was included as a member of the household, and the main interview was either delayed or the person interviewed separately on his or her return;
- (c) children under 15 years of age who were absent from the household. It should be noted, however, that children who were away at boarding school or away for less than four weeks were included as members of the household. To have excluded children could have distorted the relationship between the composition of the household and household expenditure, particularly expenditure on such things as education and health;
- (d) usual residents going away after the initial interview: Usual residents going away within 7 days of the initial interview and not returning before the end of the diary-keeping period were excluded from the survey, as they would not have been able to complete a diary for a full week; and,
- (e) persons from overseas countries touring or holidaying in Australia were excluded from the survey. However, if persons from overseas were working or studying in Australia or were staying for six months or more they were included.

If there was doubt as to whether or not a person belonged to a particular household the rule applied was that the person was included if he or she spent most nights a week at the dwelling and ate at least one meal a day with a household in that dwelling.

## 4.2 SURVEY CONTENT

### 4.2.1 Expenditure

For the purposes of the survey, expenditure was defined as actual payments made for goods and services during the reference period regardless of when the items involved were acquired or consumed (the only exception was when goods were obtained using a budget account — see (g) below). This criterion was adopted because it was considered that respondents would find it easier to supply information about specific payments made within a given period than to provide details of the goods actually acquired or consumed during the same period. Since the survey was concerned with payments made by household members as private individuals, any payments made by members of respondent households for business purposes were treated as being outside the scope of the survey.

The survey collected details of virtually all payments made by households. In tabulating the results, however, payments were classified under two broad headings, namely, '*household expenditure*' and '*other payments*'.

The main objective of the survey was to obtain data about '*household expenditure*', namely, expenditure on those goods and services which enter into household or personal consumption. It includes both non-durable goods (e.g. food, clothing) and durable goods (e.g. household appliances, motor vehicles), together with a range of household and personal services. It also includes, on grounds of practicality, both the capital and the interest component of home mortgage repayments (see (i) below), but various other payments of a capital nature are excluded from household expenditure.

'*Other payments*' includes income tax, superannuation contributions, life insurance premiums, purchases of and deposits on dwellings and land, and gambling payments. Receipts from sales of dwellings and land, and gambling winnings were offset against payments. While some items in '*other payments*' are conventional forms of personal saving and others involve the purchase of assets, there was no attempt in this survey to account for all transactions affecting the assets and liabilities of households. It should be noted, therefore, that some households will have financed the

purchase of some items in 'household expenditure' and 'other payments' from savings and from other sources such as loans, receipt of maturing insurance policies, gifts, windfall gains, and proceeds from the sale of assets, which are not included in income as defined for the survey.

In applying the concept of expenditure particular items were accorded special treatment. These are discussed below.

(a) Refunds and business expenses

Where part or the whole of a payment had been, or was to be, refunded by a person or organisation outside the household, the amount of the refund was deducted from the payment to produce a net figure. Similarly, where part or the whole of a payment was to be charged to a business as an expense, the amount charged was deducted from the payment.

(b) Insurance claims

Because of the practical difficulties involved in collecting details of, and apportioning amounts received from insurance claims, data were only obtained on insurance claims which were as follows:

- (i) claims in respect of medical and hospital fund insurance. Estimates of expenditure on health services are net of any refund received or expected to be received. In many cases the respondent was unable to report the amount of refund expected, as, at the time of interview, a claim for refund had not been submitted, or no refund (or advice of amount of refund) had been received. In these cases the net amount payable on health expenditure had to be calculated during office processing using information on the gross payment (where reported) and details of the type of medical service provided; and,
- (ii) successful claims for total destruction of dwellings or vehicles ('write-offs'). Estimates of amounts spent on purchase of vehicles and outright purchase of dwellings (included in 'other payments') are net of any such claims.

(c) Sales of properties and vehicles

Estimates of amounts spent on purchase of vehicles and outright purchase of property are net of sales of these items.

(d) Trade-ins

All survey estimates of expenditure are net of any trade-in allowance received.

(e) Hire purchase / instalment credit

Expenditure on items being purchased under a hire purchase or similar agreement was measured on the basis of the amount of instalment being paid plus any down payments recorded in the diary, brought to a weekly equivalent. To have taken the total cost of the item (the acquisitions approach) would have been inconsistent with the payments basis of the survey.

(f) Personal loans

Goods purchased with the proceeds from a personal loan were regarded as an outright purchase, except where the money passed directly from the lender to the seller; in this case the loan was treated as if it were a hire purchase agreement.

(g) Budget accounts/credit card accounts

If the respondent normally paid such accounts in full, payments made during the diary-keeping period were allocated to the relevant items. However, if the account was not normally paid in full there was a problem in trying to relate the payment to particular items. In this case an 'acquisitions' approach was adopted, whereby respondents were asked for details of goods they had charged to the account in the last two weeks. Any partial payment of an account was not included as expenditure.

(h) Goods received free from employer/taken from own business

The value of any goods and services received free on a regular basis from an employer, and also the value of any goods that self-employed persons took from their business for their households' use, were included as expenditure. Such items were valued at their normal retail price. (The value of these goods and services were also included as income).

(i) Mortgage repayments

Repayment of the principal component of a mortgage loan is a financial transaction which has the effect of increasing the householder's equity in the dwelling while reducing his long term financial liability. Payment of the interest component, on the other hand, represents the cost in the current accounting period associated with maintaining the loan. In practice it is difficult for households to distinguish between the two elements, principal and interest. Also, for the purposes of an expenditure survey, it is desirable to achieve a degree of consistency in

the measurement of housing expenditure as between households which rent and households which are purchasing. In the Australian context, where the majority of households own (or are purchasing) their dwelling rather than renting it, this was best achieved by including mortgage repayments (both principal and interest) in current household expenditure along with rent and other current housing costs (even though, for various reasons, mortgage repayments cannot be regarded as equivalent to rent). This contrasts with the national accounting practice of imputing a rent to owner-occupied dwellings, i.e. an estimate of the rent which would have been paid had the dwelling been rented instead of being owner-occupied.

#### 4.2.2 Income

Details of income were collected primarily for use in classifying households so that expenditure data could be published for various income groupings. For tables in *Bulletin 7. Income Distribution* (see Section 12), income is treated as a data item in its own right and information on the sources and distribution of income for households and persons will be shown.

The income concept adopted for the survey was that of gross weekly income from all sources (before deductions for income tax, superannuation, etc.) current at the time of the interview. Where possible, income information was obtained on a last pay period basis and converted to a weekly income equivalent where necessary. In the case of income from investment and self employment it was usually only possible to obtain details related to the previous twelve month period or to the last financial year, in which case the figure was accepted and converted to a weekly equivalent.

Household income was derived by totalling the weekly income equivalent of all household members aged 15 years and over.<sup>1</sup>

The main components of income are:

- (a) *Wages and Salaries.* The earnings from an employee's main job was taken to be the usual gross wages and salaries received from that job. Employees were asked to give details of gross pay received (including overtime, bonuses, commissions, tips, etc) for the last pay period. However, if the amount received in that period was not considered by the respondent to be a usual pay, the amount usually received was recorded. The weekly equivalent of regular but infrequent additions to wages and salaries such as quarterly and annual bonuses was included.

If the respondent had more than one job, earnings from any additional jobs were estimated on the basis of the actual amount of wages and salaries received in the last pay period and added to earnings from the main job.

The value of any goods and services provided free and on a regular basis by a person's employer (in his main job) was also included under wages and salaries.

- (b) *Income from Self-employment.* The income of a person working in his own business or in a partnership was his share of the trading profit after deduction of business expenses but before deduction of personal tax over the most recent twelve months period for which figures were available. Such income included any wages and income-in-kind taken from the business. If the business made a loss over the period a negative figure was recorded in this item. In deriving household income, if a business loss component exceeded the combined income from all other sources, household income was recorded as zero.

- (c) *Government Social Service Benefits.* Regular income received from Australian or State Government social and other benefits, including:

- (i) child endowment;
- (ii) pension (e.g. age, invalid, widow, war service, war widow);
- (iii) unemployment, sickness or special benefits; and,
- (iv) TB allowance.

Details were collected of the last amount received and the period covered.

- (d) *Income from Investment.* Respondents were asked to give details of income from investments over the twelve months period preceding the interview. Income from investments included bank and other interest, dividends, royalties and rent.

- (e) *Other Regular Income.* Other regular income included educational grants and scholarships received in cash, any benefits received from an overseas government, income received for professional advice outside the normal job situation, and earnings from odd jobs. It also included superannuation, workers compensation, alimony or maintenance allowances and any other allowances regularly received. Details were collected of the last amount received and the period covered.

<sup>1</sup> If any income was reported for persons under the age of 15 years (e.g. interest on a bank account in a child's name) this was included with the income of the head of the household.

In general, income was regarded as all receipts which were received regularly and were of a recurring nature. Certain receipts were not considered to conform to this criterion and were therefore treated as being outside the scope of the survey. Such receipts include the following:

- (a) maturity payments on insurance policies, superannuation, etc. These lump-sum receipts were regarded as maturity of an investment rather than income;
- (b) lump-sum compensation for injury, legal damages received;
- (c) windfall gains e.g. such as gambling and lottery winnings;
- (d) lump-sum inheritances and other lump-sum receipts;
- (e) withdrawals from savings, loans obtained, loan repayments received;
- (f) profit from buying and selling of stocks and shares, unless as a business;
- (g) value of home-produced goods where the economic activity of the household was not associated with the production of these goods; and,

- (h) monetary gifts if not regularly received, and the value of non-monetary gifts from another household.

#### 4.2.3 Other information collected

A range of demographic information concerning households and household members was collected to enable households to be classified according to size and composition, and to identify special groups such as pensioner and migrant households. Details were obtained regarding household composition (number of adults and children); the age, sex, marital status, occupation and employment status of persons; and the country of birth and period of residence in Australia of the head of the household.

Details were also obtained about the ownership of cars; the ownership of household durables such as refrigerators, washing machines and dishwashers; hire purchase and mortgage commitments; and usage of health and education services.

## 5 SAMPLE DESIGN AND SELECTION

### 5.1 SAMPLE DESIGN

Development of an efficient sample design is basically concerned with deciding on an appropriate sample size, and how the sample is to be distributed between and within areas. This entails consideration of factors such as the topics covered, the level and accuracy at which the statistics are required, the cost of conducting the survey, and any operational constraints. For the 1974-75 HES it was decided that a sample of about 9,100 fully cooperative households would be required, distributed among the six State capital cities and Canberra. As mentioned in the previous section, Darwin was initially included in the survey but data collection was abandoned in that city following cyclone Tracy in December 1974.

For this survey households were selected by the process of first selecting private dwellings and then identifying the households within each of these dwellings. In determining the total sample size (i.e. the number of dwellings to be selected to yield the required number of cooperating households) allowance had to be made for vacant dwellings, households that could not be contacted, households found to be outside the scope of the survey, and households unwilling or unable to provide all the required information. The following table shows the required number of fully cooperating households for each capital city and Canberra and the number of dwellings selected in anticipation of obtaining that number of cooperating households.

**SAMPLE SIZE**

| <i>City</i>  | <i>Required Number<br/>of Cooperating<br/>Households</i> | <i>Total Sample Size<br/>(No. of dwellings<br/>selected)</i> |
|--------------|--|--|
| Sydney       | 2400   | 3800   |
| Melbourne    | 2400   | 3700   |
| Brisbane     | 1100   | 1700   |
| Adelaide     | 1050   | 1400   |
| Perth        | 950  | 1400   |
| Hobart       | 600  | 750  |
| Canberra     | 600  | 800  |
| <b>Total</b> | <b>9100</b>  | <b>13550</b>   |

The sample was, initially, optimally allocated for the production of estimates for the seven cities combined, and then adjusted to achieve acceptable standard errors for the estimates for each capital city, particularly as separate capital city estimates were required for purposes of reweighting the Consumer Price Index. This adjustment has implied a slight reduction in the accuracy of estimates for the seven cities combined, compared with what would have been possible from an unadjusted optimal sample allocation.

In order to improve the efficiency of the sample and hence the accuracy of the estimates, each capital city was divided into a number of relatively homogenous areas or 'strata'. A stratum consisted of a Local Government Area or a group of contiguous Local Government Areas and was determined in such a way that households within the stratum would be as alike as possible with respect to selected socio-economic characteristics. Within each city the sample was allocated to strata in such a way as to increase the representation of pensioner, migrant, and low income households in the sample, while maintaining adequate representation of other groups. This was done to improve the accuracy of estimates for these 'special' groups. The increased representation was adjusted for in the estimation process to provide unbiased estimates for all households.

### 5.2 SAMPLE SELECTION

Within each stratum the sample was selected in three stages. Each stratum contained a number of Census Collector's Districts (CDs), which had been determined for the 1971 Census of Population and Housing (a CD generally contains about 250 dwellings). A sample of CDs was selected from the stratum with probability proportional to number of dwellings (2,300 CDs in total were selected). Proportionally more CDs were selected from those strata known to contain a large proportion of special groups such as pensioners and migrants.

Each selected CD was divided into 'blocks' which consisted of between 20 and 40 dwellings. Two blocks were selected from each selected CD with each block having a probability of selection proportional to the number of dwellings it contained. Finally, within each selected block, lists of all dwellings defined as being within the scope of the survey were prepared and a systematic random sample of dwellings was selected. This process of selection ensured that every dwelling within a stratum had the same chance of selection.

In order to take account of possible seasonal effects the sample was allocated equally to each quarter of the year. Initially CDs were allocated to quarters on a random basis. One block was taken in the quarter to which the CD was initially allocated. For CDs allocated to the September, December and March quarters, the second block was taken in the following quarter i.e. December, March and June quarters respectively. For CDs allocated to the June quarter, the block was taken in the previous September quarter. Once a block was allocated to a quarter, the month for data collection was determined at random, whilst ensuring that the same number of blocks was allocated to each month of the quarter. Within a month, one half of the sample was enumerated in each half of the month. This selection process ensured an even spread of dwellings throughout the year, and enabled quarterly estimates as well as annual estimates to be obtained from the survey.

## 6. RESPONSE TO THE SURVEY

### 6.1 MEASURES TAKEN TO MAXIMISE RESPONSE

Maximisation of response is desirable in any survey in order to minimise costs, to minimise sample error and to avoid biases which might arise if non-respondent households do not have the same characteristics as respondent households. The problem of response was particularly important for the HES, because pre-test experience and overseas experience of similar surveys suggested that the level of non-response would be significantly greater than that encountered in most other official statistical surveys. For these reasons, during the development phase of the survey, considerable emphasis was placed on investigating methods of achieving the highest possible response rate.

One of the more difficult problems to be resolved was how to achieve and maintain the highest level of response without invoking the enforcement provisions of the Census and Statistics Act. Because of the personal nature of some questions, the lengthy interview and the effort required to maintain the diary, the use of compulsion was considered to be unjustified. The approach adopted was for the interviewer to explain to respondents that the survey was being conducted under the authority of the Census and Statistics Act 1905-1973, but that the willing cooperation of households was being sought. Although the Act places an obligation on householders to answer questions asked (and guarantees the confidentiality of the data obtained), no-one who refused to participate in the survey was prosecuted.

During the course of the interview, respondents were given a number of items, including a clip folder and notebook, to assist them with diary keeping, which they could retain after the survey. Pilot testing in Australia and overseas experience had indicated that such use of these items acts as an incentive to cooperation and can improve response significantly.

As a further effort to maximise response those households which initially refused to participate were revisited. It was found that some 20 percent of households that were unwilling to participate at the time of the first call agreed to cooperate once the importance of the survey had been explained to them in more detail.

### 6.2 RESPONSE RATES FOR THE SURVEY

The effective sample excludes vacant dwellings and households outside the scope of the survey. Seventy-two percent of all eligible households (the effective sample) cooperated fully during the survey. This is considered to be a satisfactory result considering the nature of the survey, and was close to predictions.

The 28% non-response is made up of those households which could not be contacted or were unwilling or unable to provide all the necessary information. The following table shows the effective sample size, the number of cooperating households and response rates for each of the seven cities.

| City               | RESPONSE RATES                  |  |                                  |
|--------------------|---------------------------------|--|----------------------------------|
|                    | Effective<br>Sample<br>Size (1) | Number of<br>Fully<br>Cooperating<br>Households(2) | Response (%)<br>(2)/(1)<br>X 100 |
| Sydney             | 3445                            | 2255   | 65                               |
| Melbourne          | 3467                            | 2544   | 73                               |
| Brisbane           | 1584                            | 1119   | 71                               |
| Adelaide           | 1360                            | 983  | 72                               |
| Perth              | 1315                            | 1089   | 83                               |
| Hobart             | 731                             | 562  | 77                               |
| Canberra           | 690                             | 543  | 79                               |
| All Capital Cities | 12592                           | 9095   | 72                               |

### 6.3 TREATMENT OF NON-RESPONSE

Although the response achieved in the survey was considered to be satisfactory for a survey of this nature, the level of non-response was sufficiently high to cause concern at the possibility of biases. In an endeavour to minimise bias a technique known as 'post-stratification' was employed. This involved the allocation of all respondent and non-respondent households to 'post strata' within each stratum, i.e. a stratification of all households after data collection, determined on the basis of certain characteristics assessed during the data collection phase. Using this technique, the expansion factors ('weights') of the respondent households with certain characteristics in a given post-stratum were adjusted in order to take account of the number of non-respondents with the same characteristics within the same post-stratum.

Consideration was initially given to the use of gross income as a variable to be used in post-stratification. However, analysis of the November 1973 pilot test results showed that even basic income details were difficult to obtain from households who did not wish to fully participate in the survey, or for some reason could not do so. Hence, the selection of post-stratification variables was restricted to those for which the relevant information could be obtained for non-respondents. It was finally decided to post-stratify households on the basis of two readily available characteristics, namely household size and dwelling type. The November 1973 pilot test had shown that this procedure gave better estimates than would be obtained without post-stratification of any kind.

For the purpose of estimation, all respondent households and non-respondent households for which the above two key items had been collected, were placed into one of the three post-strata shown on the following table.

Some non-respondent households, however, could not be assigned to any of the defined post-strata. For these households a non-response adjustment was made at the stratum rather than post-stratum level.

#### POST-STRATA CATEGORIES

| <i>Dwelling Type</i> | <i>Household Size<br/>(Persons)</i> | <i>Post-stratum</i> |
|----------------------|-------------------------------------|---------------------|
| House or other       | 1 or 2                              | 1                   |
| House or other       | 3 or more                           | 2                   |
| Flat                 | 1 or more                           | 3                   |

## 7. CONFIDENTIALITY

The 1974-75 Household Expenditure Survey was conducted under the authority of the Census and Statistics Act 1905-1973. Section 24 of this Act provides that the Statistician or his officers 'shall not . . . divulge the contents of any form filled up, or any information furnished

- (a) in pursuance of this Act; or,
- (b) at the request of the Statistician, for statistical purposes'

Having regard to the nature of this particular survey, a number of special measures were adopted to ensure that the confidentiality of information supplied

by individuals was at all times preserved. Respondents were not required to supply their full names when interviewed, although they were asked to supply their first names or some other form of identification for the interviewer's use while conducting the interview. All names and addresses that were supplied were detached from the completed questionnaires prior to processing and returned to the household. During clerical and computer processing the data relating to a particular household was identified only by a numeric code.



## 8. COLLECTION METHODS

### 8.1 INTERVIEW AND DIARY METHODS

During the development phase of the survey two methods of collecting expenditure data were investigated, namely, the interview method whereby respondents are asked to recall payments over a given reference period, and a diary-keeping method whereby respondents are asked to keep records of all payments made during a given period. The results of the investigations showed that a combination of the two collection methods was most appropriate; the interview method was best for large or infrequent items of expenditure (e.g. the purchase of vehicles), while the diary-keeping method was more suitable for collecting day-to-day expenditure on such things as food.

Each of these methods of data collection suffers from certain disadvantages, although these can be overcome to an extent by the way in which the questionnaires and diary are designed and through interviewer training. The principal disadvantage of the interview method is that, since it employs recall type questions, the accuracy of the answers obtained is dependent on the respondent's memory and the availability of relevant records, and is therefore subject to a margin of error and perhaps to bias or systematic error<sup>1</sup>. As the time period of recall is increased so also is the likelihood that the respondent's memory and document-keeping system will prove inadequate.

However, the interview method does have the following advantages:

- (a) it is undertaken by a trained interviewer who has a good knowledge of the survey content, concepts, objectives and definitions used; and,
- (b) there is a greater reliability and completeness of data gathered: more detailed information can be obtained regarding certain more important items of expenditure (e.g. education and health expenses).

A diary-keeping method has the advantage of information being recorded as each event occurs. Thus, small items which may be overlooked if a recall method is used are more likely to be included in a diary. In addition, for small items recorded in the diary the information provided is likely to be more accurate than if the same information had been asked for on recall. However, use of a diary-keeping method has problems and the following are the main disadvantages of this method:

- (a) some persons are not willing to keep diaries for the entire period;
- (b) the fact of keeping a diary may influence respondents' spending during the enumeration period;
- (c) detailed instructions for completing the diaries are essential and, while they are supplied, some respondents may not follow them properly or may interpret them wrongly;
- (d) respondents may inadvertently or deliberately mis-report certain expenditures; and,
- (e) there is little day-to-day control over what is recorded and the level of detail supplied.

The interview method was used to collect demographic data relating to the household and its members, income data in respect of each 'spender' (person aged 15 years or over) in the household, and data relating to certain types of household expenditure of an infrequent or periodic nature. In addition, each spender in the household kept a diary of all payments made over a two-week period.

### 8.2 THE DESIGN OF THE QUESTIONNAIRES AND DIARY

The three questionnaires used in the survey were: the Household Control form, the Expenditure questionnaire and the Income questionnaire. Questions in these last two were printed only on the right hand page, while the left hand page contained printed reminders and instructions for the interviewer's reference. Space was also provided on the left hand page of these questionnaires for the interviewer to write any comments or explanations in relation to any particular answer.

For ease of processing, data item and sub-item identifiers were preprinted on both the Expenditure and Income questionnaires. Codes indicating the reference period were also included so that both expenditure and income data could be converted to a common time period during computer processing.

Samples of the questionnaires and extracts from the diary appear in Appendices 4-7. A description of each questionnaire and the diary is given below.

#### 8.2.1 The Household Control Form

The purpose of the Household Control form was threefold:

<sup>1</sup> For a detailed explanation of possible biases and systematic errors, see Section 10.2

- (a) to establish whether a selected dwelling and the people in it were within the scope and coverage of the survey;
- (b) to check whether the residents in the dwelling should be included in the household(s) in that dwelling and to determine the number of households in the dwelling; and,
- (c) to obtain particulars of the composition of the household(s) and to collect basic demographic information about the members of the household(s) such as their age, sex, marital status and relationship to the head of the household.

### 8.2.2 The Expenditure Questionnaire

Only one Expenditure questionnaire was completed for each household to obtain information in respect of the following items of expenditure:

- (a) those where more details were required than would be recorded in the diary, e.g. details of mortgages, hire-purchase payments; and,
- (b) those which were incurred at relatively infrequent intervals, e.g. car registration and insurance payments, and payment of electricity, rates and similar household bills. Diary reporting would not occur with sufficient frequency to provide an accurate basis for calculating estimates of total household expenditure on such items.

The length of the recall period differed between items of expenditure, and ranged from two years for house purchase to three months for health expenses. The recall period was determined with a view to ensuring that an adequate number of observations was obtained for all items. However, this needed to be balanced against the fact that the longer the recall period the more likelihood there was of errors being introduced into estimates owing to inaccurate recall on the part of the respondent. For household bills such as electricity and telephone the last payment made was recorded together with the period covered by the payment.

The Expenditure questionnaire was divided into three sections.

- (a) The first section contained questions relating to the characteristics of and expenses incurred in respect of the selected dwelling, and was to be answered by the head of the household or the spouse.

- (b) The second section related to details of and expenses incurred in respect of other dwellings or property, and was to be answered by all spenders (persons aged 15 years and over) except visitors. A visitor was not asked these questions as this information would be reported at his usual residence if this was selected in the survey.
- (c) The third section contained questions on expenditure on such things as vehicles, education and health, and was to be answered by all spenders including visitors who were staying with the household for four weeks or more after the initial interview.

A number of questions were also included to assist in analysis of the incidence of taxation and social welfare benefits.

Because a combination of recall and diary methods was used, procedures had to be set up to effect a reconciliation between the two, otherwise double counting could occur. As a general principle, where details of expenditure for a particular item were asked for in the Expenditure questionnaire, any diary entries for such items were ignored.

### 8.2.3 The Income Questionnaire

A separate Income questionnaire was completed for each spender (person aged 15 years and over) in the household, to obtain the following information:

- (a) employment status and occupation;
- (b) details of the current usual income earned in all wage or salary jobs;
- (c) details of income received from self employment after deduction of expenses;
- (d) details of any other type of income received, including regular social security benefit (e.g. pension, unemployment benefit), superannuation, rent and interest; and,
- (e) details of total net tax paid in the last financial year.

To facilitate reporting, recall periods of different length were also used in this questionnaire. These ranged from a last pay basis in the case of wage and salary income to a last financial year basis in the case of business income and tax.

### 8.2.4 The Diary

Diaries were used to obtain details of every payment made by each spender in the household over a continuous 14-day period. One diary, covering a 7 days period, was initially left with each spender, this being replaced at the end of the 7 days with a second diary covering another 7 days.

Details were to be entered in the diary on the type of store or outlet from which purchases were made, the quantity of the item purchased, the description of the item and the amount paid. The first three items were required only to assist in coding the payment to the appropriate expenditure (commodity or service) category and in checking its accuracy, and are not held on the computer file.

In an attempt to minimise the risk of respondents forgetting to enter payments, the diary was structured such that a separate page was used for each day. Additional space was provided at the back of the diary for recording payments where there was insufficient space on the appropriate day page. Because the survey sought net expenditure (i.e. payments less any refunds), an area was provided for the recording of any refunds obtained or expected for any of the recorded diary payments. In addition, special provision was made for recording details of refunds from medical and hospital funds, and winnings from betting, gambling or lotteries.

### 8.3 INTERVIEW PROCEDURES

Prior to the commencement of the survey a campaign was conducted in each capital city to recruit suitable interviewers. For a survey of this complexity, interviewers of a high calibre were required. Qualities looked for were intelligence, ability to communicate with people and willingness to work mainly in the evenings. Successful applicants undertook an extensive training course including practice interviewing. Interviewers were employed on a contractual basis, and were bound by the secrecy provisions of the Census and Statistics Act 1905-1973.

Each interviewer was given a list of 10 to 12 addresses to approach during a specific half-month period. After locating a particular address, the interviewer explained the purpose of the survey to the household members, sought their cooperation and identified those household members who were within the scope and coverage rules of the survey. If each member agreed to cooperate, the three questionnaires were completed by the interviewer, and diaries (and diary-keeping aids) were distributed.

Once contact had been made with the household, interviews were conducted as soon as possible. If any usual household member was absent at the time the interview was to have been conducted but was returning within 7 days, the interview was either delayed or the person was interviewed separately on his or her return. If the resident was not returning within this period, however, he or she was excluded.

The interviewer made three further calls during the 14 days immediately following the initial interview. The first of these, generally 3 or 4 days after the interview, was made to ensure that the diaries were being kept satisfactorily, to resolve any queries concerning the completed questionnaires and to answer any questions raised by respondents. The second follow-up call was made 7 days after the interview to collect and check the completed first week's diaries and to leave the diaries for the second weekly period. The interviewer again returned 14 days after the interview to collect the second week's diaries, and to resolve any outstanding queries concerning the completed questionnaires or the first week's diaries. A further call was made in some cases where there were still queries to be resolved.

### 8.4 FIELD OPERATIONS

Interviewers were grouped into teams of about 4, usually on a geographic basis, with a team leader in charge of each group. In addition to controlling and coordinating the work of the interviewers in their charge, team leaders performed a number of other tasks both in the field and in the office. For example, they assisted in the training of new recruits and undertook retraining for interviewers actually working in the field. They also maintained a check on the quality of their interviewers' work by observing at least one interview in each workload and by editing all questionnaires for each household.

If an interviewer encountered a refusal or a partial refusal, she or he notified the team leader. In the case of a partial refusal the team leader endeavoured to persuade the householders to supply the outstanding information, and if not successful no further action was taken. In the case of a complete refusal the team leader passed all forms to the ABS State Office, where a special workload was made up and assigned to specially selected interviewers for follow-up work.

### 8.5 FOREIGN LANGUAGE DIFFICULTIES

In situations where an interview could not be conducted because the head and all other member of a particular household could not speak English

adequately, the ABS State Office prepared special workloads with similar foreign language requirements. These special workloads were then undertaken by a foreign language interviewer or by a normal interviewer accompanied by an interpreter. In a very few cases, where no interpreter or interviewer conversant with the language was available, the household was excluded from the survey.

To assist foreign language households during the diary-keeping period, diary instructions in the appropriate language were left with the household.

## 8.6 THE RE-INTERVIEW PROGRAMME

During the survey, a re-interview programme was conducted in an attempt to provide a control mechanism for reviewing the work of individual interviewers and to reveal areas of the questionnaires and survey procedures which needed to be revised for the 1975-76 Household Expenditure Survey.

One household from each interviewer's workload was selected at random from the fully cooperative households, other than those where a supervised interview had been conducted. Details of the answers given in the original interview were transcribed onto the re-interview questionnaire which incorporated a selection of the questions from the Household Control form and the Expenditure and Income questionnaires. At the conclusion of the re-interview, the answers obtained were compared with the original answers and any discrepancies between the two interviews were noted.

The re-interview questionnaires were analysed to help determine the extent to which errors could be related to such factors as questionnaire design, defects in operational procedures and shortcomings on the part of individual interviewers. In general the re-interview programme did not indicate that major changes were needed to questionnaires or procedures.

## 9. PROCESSING

Because of the magnitude of the information collected and the complexity of the compilation a computer based system was used to process the data. The various procedures used to translate the data supplied by respondents into estimates for the defined population are outlined below.

### 9.1 EDITING

The purpose of editing was to check as far as possible the validity of the data collected, and to ensure that the data on the forms would be satisfactory for entry to the computer phase of the processing system. During the collection phase of the survey editing took place after the initial interview, during diary completion and after diary pickup. The interviewer checked the returns for any apparent inaccuracies and inconsistencies and to ensure that all sequences of questions had been answered. Once team leaders were satisfied with the completed returns, these were forwarded to the central processing centre in Canberra. All names and addresses were removed prior to despatch to the central processing centre.

Further editing of returns was undertaken in the central processing centre for the following purposes:

- (a) to check the completeness and consistency of the data for each household. For example, if an instalment credit repayment appeared in a diary, details of that instalment credit arrangement should have been recorded in the Expenditure questionnaire.
- (b) to check for unusual, duplicated and possibly inaccurate entries in all returns, and to amend the data as appropriate. Examples of this type of error are the duplication of expenditure items in diaries for different persons in the household, an excessive private household telephone account, and a mortgage agreement over an unusual period of time.
- (c) to enter codes for the reference period for payments recorded in the recall questionnaires, where these had not been pre-printed.

Where essential information was not supplied, it was sometimes possible to derive or impute the missing data from other information supplied by the household. For example, if a respondent knew the gross payment for a medical service but not the amount of refund, this was calculated in the office from information concerning the type of service involved, to derive the net payment. In cases where imputation of major items of information was not possible the household was treated as a non-respondent. Because names and addresses had been

detached from the questionnaires, it was not possible to re-contact the respondent to obtain the missing information.

### 9.2 CLERICAL CODING

All payments in the diary were coded using a specially designed commodity classification based on the classification of household goods and services in the international System of National Accounts (See Appendix I : Classification of Expenditure). This is a classification of goods and services according to the object of, or purpose to be served by the outlay; for example, school uniforms would be classified to clothing rather than to education.

At its most detailed level the HES commodity classification contains about 300 items ('fine' level expenditure). For publication purposes these 300 items were grouped into approximately 100 major items of expenditure ('medium' level) and 15 expenditure groups ('broad' level).

The diary coding operation involved clerically inserting the appropriate code from the 300 item commodity classification alongside each payment recorded. Where a particular payment related to an item of expenditure for which details were asked on recall in the Expenditure questionnaire (e.g. purchase of motor vehicle) the commodity code inserted in the diary was prefixed by a special code to ensure that these diary payments were ignored in producing expenditure estimates.

A comprehensive classification was also used to code the main occupation of all persons in receipt of earned income. This classification was based on the Classification and Classified List of Occupations (CCLO) which was used during the 1971 Census of Population and Housing. The 367 CCLO categories were grouped into 182 HES occupation categories (see Appendix 2), enabling classification at the broad level to the census occupation groups.

The only other item of information clerically coded was country of birth of the head of the household (see Appendix 2 for Country of Birth coding frame).

### 9.3 COMPUTER PROCESSING

Following clerical editing and coding, the information supplied by individual households was keyed directly onto magnetic tapes.

Various computer operations were then performed on the data tapes to ensure, as far as possible,

that the data were correct, and to derive the totals and classificatory variables required for tabulation purposes.

Because recall periods of varying lengths were used to collect the data, it was firstly necessary to convert all expenditure and income values on the tapes to a standard reference period. A period of one week was the basis selected.

Once all data had been converted to a weekly equivalent, a sequence of computer edits was performed on individual data items. The main purpose of these edits was to detect keystroke errors that may have occurred when the data were transcribed onto magnetic tapes, and any incorrect relationships between items of data that may have been missed during the clerical editing phase. After clerical confirmation the data file was amended to correct any errors detected.

Having been 'cleared' through the editing process each household record was further manipulated to derive items such as total income, to aggregate expenditure items to form commodity totals and to insert codes for household composition, principal source of household income, and similar household characteristics to facilitate data classification (see Appendix 2 for list of major classifications). The derived data were subjected to some final edits to identify and resolve any apparent inconsistencies in the aggregated household data.

#### 9.4 ESTIMATION PROCEDURES

Expansion factors ('weights') were inserted in respondent household records to enable the data provided by these households to be expanded to obtain

estimates for the defined population. The weight given to each respondent household was determined by its probability of selection within a stratum adjusted to take account of non-responding households.

Estimates produced from the survey are usually in the form of averages (e.g. average weekly household expenditure) or aggregates (e.g. total number of households who are renting their dwelling). For aggregates, the required estimate was obtained by summing the weighted values of the respondent households in the required group (e.g. the estimated number of persons in Sydney is the sum of the weighted number of persons in each Sydney respondent household). Averages were obtained by multiplying the value in contributing household by its weight, adding the weighted household values, and then dividing the resultant aggregate by the sum of the weights of all the households in the group (e.g. average weekly expenditure on clothing and footwear by Melbourne households is the weighted sum of the expenditure of those households who reported such expenditure divided by the sum of the weights of all Melbourne respondent households). Some estimates of sample error were also calculated. The formulae used in calculating estimates and sample error are described in Appendix 3.

## 10. FACTORS AFFECTING THE RELIABILITY OF THE RESULTS

Although care was taken to ensure that the results of the survey were as accurate as possible, there are certain factors which may affect the reliability of the results to a greater or lesser extent and for which no adequate adjustments can be made. These factors are explained below and should be kept in mind when analysing the results obtained from the survey.

### 10.1 SAMPLING ERRORS

Since the estimates are based on a sample, they may differ from the figures that would have been obtained from a complete enumeration of the population using the same questionnaires and procedures. These differences are called sampling errors. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might have varied by chance because only a sample and not the whole population was enumerated. The percentage standard error depends on:

- (a) the size of the sample on which the estimate is based (the smaller the sample, the larger is the standard error percent); and,
- (b) the variability in the frequency of reporting and in the size of the reported values (e.g. expenditure on household appliances would be more variable and hence have a higher standard error percent, than expenditure on meat).

A more complete discussion of sampling errors will be given in *Bulletin 3: Standard Errors*, which will contain estimated measures of sampling error.

### 10.2 NON-SAMPLING ERRORS

Imprecision arising from sampling errors should not be confused with inaccuracies that may occur for other reasons, e.g. errors in response and reporting. Such errors are referred to as non-sampling errors and may occur in any enumeration whether it be a complete enumeration ('census') or a sample. The most significant types of non-sampling errors are:

- (a) non-response biases;
- (b) response errors; and,
- (c) processing errors.

#### 10.2.1 Non-Response Biases

Such errors are caused by differences in the characteristics and patterns of expenditure and income between respondent and non-respondent households. The magnitude of such biases will depend on the extent

of the differences and the level of non-response. As explained in Section 6.3, a technique known as 'post-stratification' was used in an attempt to reduce this form of bias.

#### 10.2.2 Response Errors

Response errors (incorrect information in the questionnaires and diaries) have three main sources.

- (a) Deficiencies in the wording of questions (including inconsistent or inadequate definitions), or in questionnaire design and interviewer instructions;
- (b) Deficiencies in interviewing technique (e.g. deviating from question wording, failing to follow instructions, failing to understand the reply, or making a mistake in recording the answer); and,
- (c) Inaccurate reporting by the respondent because of misunderstanding of the question, a poor record-keeping system, inability to recollect the required data or deliberate incorrect answering.

The most difficult source of error to control is accidental or deliberate inaccuracy of reporting by the respondent. Information collected on a recall basis (and, to a lesser extent, using a diary) is subject to inaccuracy caused by unreliability of memory and non-availability of adequate records; respondents may report expenditures as occurring in the reference period although they actually occurred outside it (this effect is sometimes referred to as 'telescoping'.) Conversely they may fail to report expenditures actually made during the reference period. Generally, the longer the recall period the greater is the possibility of misreporting occurring. For various reasons respondents may also deliberately misrepresent expenditure.

In the design and conduct of the survey considerable effort was made to minimise such non-sampling errors by careful questionnaire design, extensive field testing, intensive interviewer training coupled with strict quality controls on their work, and by encouraging respondents to refer to their records whenever possible.

#### 10.2.3 Processing Errors

It is possible for errors to be introduced during the process of converting the data recorded in questionnaires and diaries into published statistics. These include errors in the interpretation of data supplied, in classification (coding), and in transcription of data to computer tape. This could occur because of inadequacy

or incompleteness of the information provided by the respondent (e.g. an inadequate description of a payment recorded in the diary) or as a result of clerical mistakes by processing staff. Elaborate precautions were taken to minimise such errors; these included extensive clerical and computer editing of data and quality control checks at each stage of processing.

### 10.3 BEHAVIOURAL CHANGE

There is the possibility that the keeping of diaries results in some behavioural change on the part of the consumer; the very fact that records of expenditure are being kept may cause a respondent to depart from his normal spending pattern.

### 10.4 PRICE CHANGE EFFECTS

Because of the extended collection period of the survey, changes in money values and changes in the relative prices of goods and services have some

implications for the interpretation of the results. The time reference periods of data items differed, firstly, because households were approached at different points in time during the 12 months duration of the survey, and secondly because data items were obtained in respect of varying time reference periods (e.g. medical expenses in respect of the previous 3 months, purchase of motor vehicles in the previous 12 months). These factors may have caused some data distortion and complicate the interpretation of results for certain purposes. For example, two households with similar characteristics, one selected towards the beginning of the survey period and the other towards the end, may have been classified into different income groups solely because of changes in wage levels between the two collection dates. In a sense, therefore, all classifications and data items are based on average prices or incomes prevailing over the period to which the collected data related.



## 11. DEFINITION OF TERMS

Some of the more frequently used terms not elsewhere defined in the text are:

(a) *Head of household.* The head of a household was taken to be that person nominated by the member(s) of the household as the 'head'. This person was usually the male 'bread-winner'. It was essential, however, that the person chosen met the various criteria for him or her to be included in the survey, and that he or she could answer the expenditure questions which related to the household as a whole. Only when the head was not clearly identifiable was the interviewer instructed to apply a specific set of criteria. These were based on the following considerations (in order):

- (i) the person holding the ownership or lease of the dwelling;
- (ii) the sex of the persons concerned (i.e. males were chosen before females); and,
- (iii) the age of the persons concerned.

(b) *Adults/children.* In published tables children are defined as being household members aged less than 18 years, and adults are defined as household members aged 18 years or more, except that the head of a household is defined as an adult irrespective of age.

(c) *Workers.* Those persons aged 15 years or over who reported any 'earned' income in the survey (i.e. income from self-employment, or wage and salary income from part-time or full-time employment). The following categories of persons were asked to report earned income:

- (i) persons who worked in a job or business at any time during the four weeks prior to the week of interview;
- (ii) persons who did not work during the four weeks prior to the week of interview but who

received income from a job or business for any of the four weeks (e.g. a person on paid holiday, sickness or long-service leave, a silent partner in a business and;

- (iii) persons who did not work or earn income from a job or business in the four weeks prior to the week of interview but were commencing work in the week of interview (these persons were asked to report expected income).

(d) *Retired persons.* Those persons who reported no 'earned' income and who described themselves as being retired (e.g. having retired from work for reasons of age or sickness).

(e) *Employment status.* All persons aged 15 years and over were classified either as workers or as non-employed persons (e.g. housewife, retired, unemployed, full-time student) on the basis of whether or not they reported 'earned' income.

(f) *Boarder.* A person who paid a householder for meals and accommodation. Boarders were included as household members unless there were three or more boarders at the dwelling, in which case the dwelling was considered a boarding-house and excluded from the survey.

(g) *Lodger.* A person who paid a householder for accommodation and provided his own meals. Lodgers were included as a separate household(s) unless there were three or more lodgers at the dwelling, in which case the dwelling was considered a lodging house and excluded from the survey.

(h) *Spender.* Any household member aged 15 years or more was considered to be a spender. All spenders were asked to provide details of their income and expenditure (on recall and by keeping a diary).

## 12. SURVEY PUBLICATIONS AND THE AVAILABILITY OF THE RESULTS

The results of the 1974/75 Household Expenditure Survey are to be released progressively in a series of eight bulletins including this publication. A list of the other bulletins in the series and their respective contents is shown below. The content of those bulletins not published at the time of writing may be subject to minor change.

As discussed in Section 9.2, the commodity classification used to classify items of expenditure is

divided into three distinct levels, viz. broad (B) consisting of 15 commodity groups, medium (M) consisting of about 100 commodity groups, and fine (F) consisting of about 300 items. All the expenditure statistics appearing in the published tables will be shown at either the broad or medium level as indicated. Unless otherwise indicated the statistics contained in the tables are for all capital cities combined.

### *BULLETIN 2 – PRELIMINARY RESULTS*

|            |  |
|------------|--|
| Table 2.1  | Household expenditure (B) by household income –<br>All capital cities              |
| Table 2.2  | Sydney   |
| Table 2.3  | Melbourne  |
| Table 2.4  | Brisbane   |
| Table 2.5  | Adelaide   |
| Table 2.6  | Perth  |
| Table 2.7  | Hobart   |
| Table 2.8  | Canberra   |
| Table 2.9  | Household expenditure (B) by quarterly periods                                     |
| Table 2.10 | Expenditure (B) of households without children by number of adults                 |
| Table 2.11 | Expenditure (B) of households with children by household composition               |
| Table 2.12 | Household expenditure (B) by employment status and occupation of head of household |
| Table 2.13 | Household expenditure (B) by age of head of household                              |

### *BULLETIN 3 – STANDARD ERRORS*

This bulletin contains graphs and/or tables illustrating the standard errors associated with data items in the survey, for use in assessing the reliability of particular survey results.

### *BULLETIN 4 – EXPENDITURE CLASSIFIED BY INCOME OF HOUSEHOLD*

|           |  |
|-----------|--|
| Table 4.1 | Household expenditure (M) by household income –<br>All capital cities                |
| Table 4.2 | Sydney   |
| Table 4.3 | Melbourne  |
| Table 4.4 | Brisbane   |
| Table 4.5 | Adelaide   |
| Table 4.6 | Perth  |
| Table 4.7 | Hobart   |
| Table 4.8 | Canberra   |
| Table 4.9 | Current housing costs for households in different occupancy groups, by capital city. |

### *BULLETIN 5 – QUARTERLY EXPENDITURE PATTERNS*

|           |  |
|-----------|--|
| Table 5.1 | Household expenditure (M) by quarterly periods, all capital cities<br>Household expenditure (B) by quarterly periods – |
| Table 5.2 | Sydney   |
| Table 5.3 | Melbourne  |
| Table 5.4 | Brisbane   |
| Table 5.5 | Adelaide   |
| Table 5.6 | Perth  |
| Table 5.7 | Hobart   |
| Table 5.8 | Canberra   |

*BULLETIN 6 – EXPENDITURE CLASSIFIED BY HOUSEHOLD COMPOSITION*

|            |   |
|------------|---|
| Table 6.1  | Expenditure (M) of households without children by number of adults                          |
| Table 6.2  | Expenditure (M) of households with children by household composition                        |
| Table 6.3  | Expenditure (B) of households with one adult and no children by household income            |
| Table 6.4  | Expenditure (B) of households with two adults and no children by household income           |
| Table 6.5  | Expenditure (B) of households with three or more adults and no children by household income |
| Table 6.6  | Expenditure (B) of households with one adult and children by household income               |
| Table 6.7  | Expenditure (B) of households with two adults and one child by household income             |
| Table 6.8  | Expenditure (B) of households with two adults and two children by household income          |
| Table 6.9  | Expenditure (B) of households with two adults and three children by household income        |
| Table 6.10 | Expenditure (B) of households with two adults and four or more children by household income |
| Table 6.11 | Expenditure (B) of households with three or more adults and children by household income    |
| Table 6.12 | Expenditure (B) of households with one adult and no children by capital city                |
| Table 6.13 | Expenditure (B) of households with two adults and no children by capital city               |
| Table 6.14 | Expenditure (B) of households with three or more adults and no children by capital city     |
| Table 6.15 | Expenditure (B) of households with one adult and children by capital city                   |
| Table 6.16 | Expenditure (B) of households with two adults and one child by capital city                 |
| Table 6.17 | Expenditure (B) of households with two adults and two children by capital city              |
| Table 6.18 | Expenditure (B) of households with two adults and three or more children by capital city    |
| Table 6.19 | Expenditure (B) of households with three or more adults and children by capital city        |

*BULLETIN 7 – INCOME DISTRIBUTION**(a) Households*

|            |   |
|------------|---|
| Table 7.1  | Number and cumulative percentage of households by household income and capital city                           |
| Table 7.2  | Number and cumulative percentage of households by household income and principal source of household income   |
| Table 7.3  | Number and cumulative percentage of households by household income and number of workers in household         |
| Table 7.4  | Number and cumulative percentage of households without children by household income and number of adults      |
| Table 7.5  | Number and cumulative percentage of households with children by household income and household composition    |
| Table 7.6  | Number and cumulative percentage of households by household income and age of head of household               |
| Table 7.7  | Number and cumulative percentage of households by household income and employment status of head of household |
| Table 7.8  | Number and cumulative percentage of households by household income and occupation of head of household        |
| Table 7.9  | Average income and percentage of total household income from different income sources, by household members   |
| Table 7.10 | As for table 7.9, by capital city   |
| Table 7.11 | As for table 7.9, by household income   |
| Table 7.12 | As for table 7.9, by principal source of household income   |
| Table 7.13 | As for table 7.9, for households without children by number of adults   |
| Table 7.14 | As for table 7.9, for households with children by household composition                                       |
| Table 7.15 | As for table 7.9, by age of head of household   |
| Table 7.16 | As for table 7.9, by employment status of head of household   |
| Table 7.17 | As for table 7.9, by occupation of head of household  |
| Table 7.18 | Quantiles of household income by capital city   |
| Table 7.19 | Quantiles of household income by household income   |
| Table 7.20 | Quantiles of household income by principal source of household income   |
| Table 7.21 | Quantiles of household income for households without children by number of adults                             |
| Table 7.22 | Quantiles of household income for households with children by household composition                           |
| Table 7.23 | Quantiles of household income by age of head of household   |
| Table 7.24 | Quantiles of household income by employment status of head of household                                       |
| Table 7.25 | Quantiles of household income by occupation of head of household  |
| Table 7.26 | Quantiles of household income by number of workers in household   |

*(b) Persons*

|            |  |
|------------|--|
| Table 7.27 | Number and cumulative percentage of persons by personal income and capital city                          |
| Table 7.28 | As for table 7.27, by personal income and principal source of personal income                            |
| Table 7.29 | As for table 7.27, by personal income and age and sex of person  |
| Table 7.30 | As for table 7.27, by personal income and employment status of person                                    |
| Table 7.31 | As for table 7.27, by personal income and occupation of person   |
| Table 7.32 | Average income and percentage of total personal income from different income sources,<br>by capital city |
| Table 7.33 | As for table 7.32, by personal income  |
| Table 7.34 | As for table 7.32, by principal source of personal income  |
| Table 7.35 | As for table 7.32, by age and sex of person  |
| Table 7.36 | As for table 7.32, by employment status of person  |
| Table 7.37 | As for table 7.32, by occupation of person   |
| Table 7.38 | Quantiles of personal income by capital city   |
| Table 7.39 | Quantiles of personal income by personal income  |
| Table 7.40 | Quantiles of personal income by principal source of personal income                                      |
| Table 7.41 | Quantiles of personal income by age and sex  |
| Table 7.42 | Quantiles of personal income by employment status of person  |
| Table 7.43 | Quantiles of personal income by occupation of person   |

*BULLETIN 8 – EXPENDITURE CLASSIFIED BY SELECTED HOUSEHOLD CHARACTERISTICS*

|            |  |
|------------|--|
| Table 8.1  | Household expenditure (M) by employment status of head of household  |
| Table 8.2  | Household expenditure (M) by occupation of head of household   |
| Table 8.3  | Household expenditure (B) by occupation of head and household income : professional<br>and administrative employees      |
| Table 8.4  | As for table 8.3, clerical employees   |
| Table 8.5  | As for table 8.3, trades and labouring employees   |
| Table 8.6  | As for table 8.3, employees in occupations other than professional and administrative,<br>clerical, trades and labouring |
| Table 8.7  | As for table 8.3, self-employed persons  |
| Table 8.8  | As for table 8.3, non-employed persons   |
| Table 8.9  | Household expenditure (M) by principal source of household income  |
| Table 8.10 | Expenditure (B) of pensioner households by household composition   |
| Table 8.11 | Household expenditure (M) by birthplace and period of residence in Australia of<br>head of household                     |
| Table 8.12 | Expenditure (B) of households with head of household aged under 30, by<br>household income                               |
| Table 8.13 | As for table 8.12, head of household aged 30 and under 45  |
| Table 8.14 | As for table 8.12, head of household aged 45 and under 65  |
| Table 8.15 | As for table 8.12, head of household aged 65 and over  |
| Table 8.16 | Household expenditure (B) by number of cars in household   |
| Table 8.17 | Quantiles of household expenditure by capital city   |
| Table 8.18 | Quantiles of household expenditure by household income   |
| Table 8.19 | Quantiles of household expenditure by principal source of household income   |
| Table 8.20 | Quantiles of household expenditure by age of head of household   |
| Table 8.21 | Quantiles of household expenditure by employment status and occupation of head of<br>household                           |
| Table 8.22 | Quantiles of household expenditure by number of workers in household   |
| Table 8.23 | Quantiles of household expenditure by household expenditure  |
| Table 8.24 | Quantiles of household expenditure for households without children by number<br>of adults                                |
| Table 8.25 | Quantiles of household expenditure for households with children by household<br>composition                              |

## APPENDIX 1 – CLASSIFICATION OF EXPENDITURE (COMMODITY OR SERVICE)

At its most detailed level (fine level expenditure) the classification contains approximately 300 items. For publication purposes these 300 items were grouped into 102 major items of expenditure (medium level) and 15 expenditure groups (broad level). The broad level groups are shown below in bold type. The number shown against each fine level expenditure item is the commodity code applied during the coding of payments.

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |                                      | <i>Components separately identified<br/>(fine level expenditure)</i> |   |
|---|--------------------------------------|--|---|
| 1-6   | <b>CURRENT HOUSING COSTS (1)</b>     |  |   |
| 1   | Rent Payments (2)                    | 101  | Rent payments                                   |
| 2   | Mortgage Payments (3)                | 102  | Mortgage payments on dwelling                   |
|   |                                      | 103  | Mortgage payments on dwelling and land combined |
| 3   | Rate Payments                        | 104  | Water and sewerage rates                        |
|   |                                      | 105  | General rates                                   |
| 4   | House Insurance (4)                  | 106  | House insurance                                 |
| 5   | Repair and Maintenance               | 107  | Payments to contractors (materials and labour)  |
|   |                                      | 108  | Materials for repair and maintenance            |
| 6   | Housing Payments for Other Dwellings | 109  | Council rates for other dwellings               |
|   |                                      | 110  | Other housing payments for other dwellings      |
| 7-10  | <b>FUEL AND POWER</b>                |  |   |
| 7   | Electricity                          | 111  | Electricity                                     |
| 8   | Gas                                  | 112  | Mains gas                                       |
|   |                                      | 113  | L.P. gas  |
| 9   | Liquid Fuels                         | 114  | Liquid fuels                                    |
| 10  | Other Fuels                          | 115  | Other fuels                                     |
| 11-45   | <b>FOOD</b>                          |  |   |
| 11-14   | <b>BREAD, CAKES AND CEREALS</b>      |  |   |
| 11  | Bread                                | 201  | Bread   |
| 12  | Flour                                | 202  | Flour   |
| 13  | Cakes, Biscuits, etc.                | 203  | Cakes, tarts, puddings, etc.                    |
|   |                                      | 204  | Biscuits  |
| 14  | Breakfast and Other Cereals          | 205  | Prepared breakfast cereals                      |
|   |                                      | 206  | Other cereals                                   |
| 15-20   | <b>MEAT AND FISH</b>                 |  |   |
| 15  | Beef and Veal                        | 207  | Beef and veal                                   |
| 16  | Mutton and Lamb                      | 208  | Mutton and lamb                                 |
| 17  | Poultry and Game                     | 209  | Poultry and game                                |
| 18  | Pork                                 | 210  | Pork  |
| 19  | Other Meat and Meat Unspecified      | 211  | Fresh and frozen offal                          |
|   |                                      | 212  | Bacon and ham                                   |
|   |                                      | 213  | Processed meat (excl. bacon and ham)            |
|   |                                      | 214  | Meat unspecified                                |
| 20  | Fish and Other Seafoods              | 215  | Fresh fish and other seafoods                   |
|   |                                      | 216  | Frozen, canned, bottled and processed seafoods  |
| 21-27   | <b>DAIRY PRODUCTS, OILS AND FATS</b> |  |   |
| 21  | Eggs                                 | 217  | Eggs  |
| 22  | Fresh Milk and Cream                 | 218  | Fresh milk and cream                            |
| 23  | Cheese                               | 219  | Cheese  |

(1) Items 1-5 relate only to the selected dwelling; item 6 relates to other dwellings.

(2) Rent payments are net of amounts received from sub-letting, and include an imputed rental value where the housing is provided free by an employer.

(3) Both principal and interest components of a mortgage repayment are included.

(4) House insurance includes insurance of contents and belongings where these items cannot be separated from house insurance.

APPENDIX 1 — *continued*

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |   | <i>Components separately identified<br/>(fine level expenditure)</i> |  |
|---|---|--|--|
| <b>FOOD — continued</b>   |   |  |  |
| 24  | Butter                                  | 220  | Butter                                       |
| 25  | Other Dairy Products                    | 221  | Other dairy products                         |
| 26  | Margarine                               | 222  | Margarine                                    |
| 27  | Oils and Fats n.e.c.                    | 223  | Oils and fats n.e.c.                         |
| <b>28–35 FRUIT AND VEGETABLES</b>   |   |  |  |
| 28  | Fresh Fruit                             | 224  | Fresh citrus fruit                           |
|   |   | 225  | Fresh stone fruit                            |
|   |   | 226  | Apples and pears                             |
|   |   | 227  | Other fresh fruit                            |
| 29  | Canned and Frozen Fruit                 | 228  | Canned and frozen fruit                      |
| 30  | Dried Fruit and Nuts                    | 229  | Dried fruit                                  |
|   |   | 230  | Nuts   |
| 31  | Fruit Juices                            | 231  | Fruit juices                                 |
| 32  | Potatoes                                | 232  | Potatoes                                     |
| 33  | Other Fresh Vegetables                  | 233  | Onions                                       |
|   |   | 234  | Other fresh vegetables                       |
| 34  | Frozen Vegetables                       | 235  | Frozen vegetables                            |
| 35  | Other Processed Vegetables              | 236  | Canned and bottled vegetables                |
|   |   | 237  | Other processed vegetables (incl. dried)     |
|   |   | 238  | Vegetable juice                              |
| <b>36–45 OTHER FOOD</b>   |   |  |  |
| 36  | Sugar                                   | 239  | Sugar  |
| 37  | Syrups, Honey, Jams, Jellies, etc.      | 240  | Syrups, honey, jam, conserves, etc.          |
|   |   | 241  | Jellies, prepared sweets                     |
| 38  | Confectionery                           | 242  | Savoury confectionery                        |
|   |   | 243  | Other confectionery                          |
| 39  | Ice Confectionery                       | 244  | Ice confectionery                            |
| 40  | Tea                                     | 245  | Tea  |
| 41  | Coffee                                  | 246  | Coffee                                       |
| 42  | Cocoa and Other Proprietary Food Drinks | 247  | Cocoa and other proprietary food drinks      |
| 43  | Meals Out, Take-Away Foods (5)          | 248  | Meals in restaurants, hotels, clubs, etc.    |
|   |   | 249  | Snacks, take-away foods                      |
| 44  | Other Food, Food Undefined              | 250  | Food additives, spices                       |
|   |   | 251  | Tinned and packeted soup                     |
|   |   | 252  | Baked beans and tinned spaghetti             |
|   |   | 253  | Canned and bottled baby foods                |
|   |   | 254  | Prepared meals (canned, frozen, dried, etc.) |
|   |   | 255  | Other foods n.e.c.                           |
|   |   | 256  | Food undefined                               |
| 45  | Soft Drinks and Aerated Waters          | 257  | Soft drinks and aerated waters               |
| <b>46–50 ALCOHOL AND TOBACCO</b>  |   |  |  |
| 46  | Beer                                    | 258  | Beer   |
| 47  | Wine                                    | 259  | Wine   |
| 48  | Spirits                                 | 260  | Spirits                                      |
| 49  | Drinks Undefined and Ice                | 261  | Drinks undefined                             |
|   |   | 262  | Ice  |
| 50  | Tobacco                                 | 263  | Tobacco                                      |

(5) Includes the alcoholic drinks component of meals out where this was not separately identified. Expenditure on alcohol where separately identified was included in items 46-49.

APPENDIX 1 — *continued*

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |   | <i>Components separately identified<br/>(fine level expenditure)</i> |   |
|---|---|--|---|
| 51-60   | <b>CLOTHING AND FOOTWEAR</b>                  |  |   |
| 51  | Men's Outer Clothing                          | 301  | Suits                                   |
|   |   | 302  | Coats                                   |
|   |   | 303  | Trousers                                |
|   |   | 304  | Cardigans, jumpers, etc.                |
|   |   | 305  | Other outer clothing                    |
| 52  | Men's Shirts and Underwear                    | 306  | Shirts                                  |
|   |   | 307  | Underwear                               |
|   |   | 308  | Nightwear                               |
| 53  | Women's Outer Clothing                        | 309  | Dresses, suits, skirts, trousers        |
|   |   | 310  | Coats                                   |
|   |   | 311  | Cardigans, jumpers, etc.                |
|   |   | 312  | Other outer clothing                    |
| 54  | Women's Underwear                             | 313  | Underwear                               |
|   |   | 314  | Nightwear                               |
| 55  | Boys' Clothing                                | 315  | Stockings, pantyhose, etc.              |
|   |   | 316  | Suits                                   |
|   |   | 317  | Coats                                   |
|   |   | 318  | Trousers                                |
|   |   | 319  | Cardigans, jumpers, etc.                |
|   |   | 320  | Other outer clothing                    |
|   |   | 321  | Shirts                                  |
|   |   | 322  | Underwear                               |
|   |   | 323  | Nightwear                               |
| 56  | Girls' Clothing                               | 324  | Dresses, suits, skirts, trousers        |
|   |   | 325  | Coats                                   |
|   |   | 326  | Cardigans, jumpers, etc.                |
|   |   | 327  | Other outer clothing                    |
|   |   | 328  | Underwear                               |
|   |   | 329  | Nightwear                               |
| 57  | Infants' Clothing                             | 330  | Infants' clothing                       |
| 58  | Miscellaneous Clothing and Clothing Materials | 331  | Miscellaneous clothing                  |
|   |   | 332  | Clothing undefined                      |
|   |   | 333  | Clothing materials                      |
|   |   | 334  | Haberdashery                            |
| 59  | Dry Cleaning and Clothing Services            | 335  | Dry cleaning                            |
|   |   | 336  | Other clothing services (incl. repairs) |
| 60  | Footwear                                      | 337  | Men's footwear                          |
|   |   | 338  | Women's footwear                        |
|   |   | 339  | Children's footwear (incl. infants)     |
|   |   | 340  | Footwear undefined                      |
|   |   | 341  | Repairs to footwear                     |

APPENDIX 1 — *continued*

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |  | <i>Components separately identified<br/>(fine level expenditure)</i> |  |
|---|--|--|--|
| 61-69   | <b>HOUSEHOLD EQUIPMENT AND OPERATION</b> |  |  |
| 61  | Furniture                                | 401  | Kitchen furniture                              |
|   |  | 402  | Bedroom furniture                              |
|   |  | 403  | Lounge/dining room furniture                   |
|   |  | 404  | Other furniture and furniture undefined        |
|   |  | 405  | Repair and maintenance of furniture            |
| 62  | Floor Coverings                          | 406  | Carpets  |
|   |  | 407  | Linoleum, plastic floor coverings              |
|   |  | 408  | Other floor coverings                          |
|   |  | 409  | Repairs and maintenance of floor coverings     |
| 63  | Textiles, Other Household Furnishings    | 410  | Bedding  |
|   |  | 411  | Towelling                                      |
|   |  | 412  | Table and kitchen linen                        |
|   |  | 413  | Curtains                                       |
|   |  | 414  | Other household textiles                       |
|   |  | 415  | Awnings, blinds                                |
|   |  | 416  | Other furnishings and ornaments                |
|   |  | 417  | Repairs to household textiles and furnishings  |
| 64  | Household Appliances                     | 418  | Cooking stoves                                 |
|   |  | 419  | Refrigerators                                  |
|   |  | 420  | Washing machines                               |
|   |  | 421  | Other household appliances — electrical        |
|   |  | 422  | Other household appliances — non-electrical    |
|   |  | 423  | Repairs to household appliances                |
| 65  | Kitchen, Tableware and Other Utensils    | 424  | Tableware                                      |
|   |  | 425  | Glassware (not for cooking)                    |
|   |  | 426  | Cutlery  |
|   |  | 427  | Cooking utensils                               |
|   |  | 428  | Other kitchenware and tableware                |
|   |  | 429  | Cleaning utensils                              |
|   |  | 430  | Other household utensils                       |
|   |  | 431  | Repairs to kitchenware, tableware and utensils |
| 66  | Tools                                    | 432  | Gardening tools                                |
|   |  | 433  | Other tools                                    |
|   |  | 434  | Repairs to tools                               |
| 67  | Household Non-Durables                   | 435  | Household soaps, detergents                    |
|   |  | 436  | Laundry non-durables                           |
|   |  | 437  | Polishes, oils                                 |
|   |  | 438  | Household paper products                       |
|   |  | 439  | Gardening non-durables                         |
|   |  | 440  | Other household non-durables                   |
|   |  | 441  | Non-food groceries unspecified                 |
| 68  | Household and Domestic Services          | 442  | Household services                             |
|   |  | 443  | Domestic services (excl. child minding)        |
|   |  | 444  | Child minding and other nursery fees           |
| 69  | Insurance of Contents of Dwelling (6)    | 445  | Insurance of contents of dwelling              |

(6) Insurance of contents of dwelling where included with the insurance of house, is included in item 5.



APPENDIX 1 — *continued*

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |   | <i>Components separately identified<br/>(fine level expenditure)</i> |   |
|---|---|--|---|
| 70—74   | <b>MEDICAL CARE AND HEALTH EXPENSES (7)</b> |  |   |
| 70  | Medicines, Pharmaceutical Products          | 501  | Prescriptions   |
|   |   | 502  | Headache powders and tablets                                  |
|   |   | 503  | Other proprietary medicines                                   |
|   |   | 504  | Ointments, lotions  |
|   |   | 505  | Surgical dressings  |
|   |   | 506  | Other pharmaceutical goods                                    |
|   |   | 507  | Other therapeutic appliances                                  |
|   |   | 508  | Repairs to therapeutic appliances                             |
| 71  | Doctors' Fees                               | 509  | General practitioners   |
|   |   | 510  | Specialists   |
| 72  | Hospital and Ambulance Charges              | 511  | Hospital charges  |
|   |   | 512  | Ambulance charges   |
| 73  | Other Health Practitioners' Charges         | 513  | Dental charges  |
|   |   | 514  | Optician's fees (incl. spectacles)                            |
|   |   | 515  | Home nursing  |
|   |   | 516  | Other medical and health practitioners                        |
| 74  | Accident and Health Insurance               | 517  | Hospital, medical, dental insurance                           |
|   |   | 518  | Ambulance fund  |
|   |   | 519  | Sickness and personal accident insurance                      |
| 75—83   | <b>TRANSPORT AND COMMUNICATION</b>          |  |   |
| 75  | Purchase of Car (Net) (8)                   | 601  | Purchase of car (incl. utilities, vans, etc.)                 |
|   |   | 602  | Sale or insurance claims on car (incl. utilities, vans, etc.) |
| 76  | Purchase of Other Vehicle (Net) (8)         | 603  | Purchase of motor cycle                                       |
|   |   | 604  | Sale or insurance claims on motor cycle                       |
|   |   | 605  | Purchase of caravan   |
|   |   | 606  | Sale or insurance claims on caravan                           |
|   |   | 607  | Purchase of trailer   |
|   |   | 608  | Sale or insurance claims on trailer                           |
|   |   | 609  | Purchase of pedal bicycle                                     |
| 77  | Petrol and Other Motor Vehicle Fuels        | 610  | Petrol and other motor vehicle fuels                          |
| 78  | Vehicle Registration and Insurance          | 611  | Registration of motor car, utility, etc.                      |
|   |   | 612  | Insurance of motor car, utility, etc.                         |
|   |   | 613  | Registration of other vehicle (incl. motor cycle)             |
|   |   | 614  | Insurance of other vehicle (incl. motor cycle)                |
| 79  | Other Running Expenses of Vehicles          | 615  | Drivers licence   |
|   |   | 616  | Tyres and tubes   |
|   |   | 617  | Other spare vehicle parts and accessories                     |
|   |   | 618  | Vehicle service and crash repair (incl. oil/grease)           |
|   |   | 619  | Other vehicle charges (not holiday)                           |
| 80  | Rail Fares (9)                              | 620  | Rail fares  |
| 81  | Bus and Tram Fares (9)                      | 621  | Bus and tram fares  |
| 82  | Other Public Transport and Freight (9)      | 622  | Taxi fares  |
|   |   | 623  | Water transport fares   |
|   |   | 624  | Air fares   |
|   |   | 625  | Freight   |
| 83  | Postal and Telephone Charges                | 626  | Postal charges  |
|   |   | 627  | Telephone and telegram charges                                |

(7) Net of refunds or expected refunds.

(8) Net of sales and net of insurance claims on vehicles "written off".

(9) Excludes holiday costs covered by item 96.

APPENDIX 1 — *continued*

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |   | <i>Components separately identified<br/>(fine level expenditure)</i> |  |
|---|---|--|--|
| 84-92   | <b>RECREATION AND EDUCATION</b>           |  |  |
| 84  | Television, Radio, Record Players, etc.   | 701  | Television   |
|   |   | 702  | Wireless   |
|   |   | 703  | Record player, tape recorder                             |
|   |   | 704  | Combination units  |
|   |   | 705  | Other electronic accessories                             |
|   |   | 706  | Repairs to T.V., radio, record player, etc.              |
| 85  | Hire of Television                        | 707  | Hire of television                                       |
| 86  | Radio/T.V. Licence (10)                   | 708  | Radio/T.V. licence                                       |
| 87  | Photographic and Optical Goods            | 709  | Photographic equipment                                   |
|   |   | 710  | Photographic film (incl. developing)                     |
|   |   | 711  | Optical goods (excl. spectacles)                         |
|   |   | 712  | Repairs (optical and photographic)                       |
| 88  | Hobbies, Sports Equipment and Accessories | 713  | Musical instruments                                      |
|   |   | 714  | Records, cassettes                                       |
|   |   | 715  | Hobbies  |
|   |   | 716  | Purchase of boat   |
|   |   | 717  | Sale or insurance claim on boat (11)                     |
|   |   | 718  | Other sports and other recreational equipment            |
|   |   | 719  | Toys and games   |
|   |   | 720  | Repairs (sports and recreation equipment)                |
| 89  | Pets, Pet Food, etc.                      | 721  | Pets, pet food, etc.                                     |
| 90  | Entertainment and Recreational Services   | 722  | Cinema admission charges                                 |
|   |   | 723  | Live theatre admission charges                           |
|   |   | 724  | Other entertainment and recreation (non-sport)           |
|   |   | 725  | Club and association subscriptions (excl. sports clubs)  |
|   |   | 726  | Sporting club subscriptions                              |
|   |   | 727  | Spectator admission fees to sport                        |
|   |   | 728  | Other sports services                                    |
|   |   | 729  | Registration and insurance of boats                      |
| 91  | Books, Newspapers and Magazines           | 730  | Books  |
|   |   | 731  | Newspapers and magazines                                 |
| 92  | Education (12)                            | 732  | Primary school fees (government)                         |
|   |   | 733  | Primary school fees (independent)                        |
|   |   | 734  | Secondary school fees (government)                       |
|   |   | 735  | Secondary school fees (independent)                      |
|   |   | 736  | Fees for tertiary education                              |
|   |   | 737  | Fees paid to other schools and colleges, private lessons |

(10) Radio and T.V. licences were discontinued in August 1974.

(11) Only insurance claims where the boat is "written-off".

(12) Net of any refunds or expected refunds.

APPENDIX 1 — *continued*

| <i>Level of detail in published tables<br/>(broad and medium level expenditure)</i> |   | <i>Components separately identified<br/>(fine level expenditure)</i> |  |
|---|---|--|--|
| 93-97   | <b>MISCELLANEOUS GOODS AND SERVICES</b> |  |  |
| 93  | Hair Dressing, Beauty Services          | 801  | Hair services (men's and boys')                    |
|   |   | 802  | Hair services (women's and girls')                 |
|   |   | 803  | Other beauty and health services                   |
| 94  | Toiletries and Cosmetics                | 804  | Toiletries and other personal products             |
|   |   | 805  | Cosmetics, skin care goods, beauty aids, etc.      |
| 95  | Other Miscellaneous Goods               | 806  | Jewellery, watches, clocks, etc.                   |
|   |   | 807  | Travel goods, handbags, umbrellas, etc.            |
|   |   | 808  | Pens   |
|   |   | 809  | Stationery and other writing and drawing equipment |
|   |   | 810  | Baby carriages, bassinets, etc.                    |
|   |   | 811  | Other miscellaneous goods                          |
|   |   | 812  | Repairs to miscellaneous goods                     |
| 96  | Holidays (13)                           | 813  | Fares (Australian holiday)                         |
|   |   | 814  | Petrol (Australian holiday)                        |
|   |   | 815  | Accommodation (Australian holiday)                 |
|   |   | 816  | Package tour (Australian holiday)                  |
|   |   | 817  | Fares (overseas holiday)                           |
|   |   | 818  | Accommodation (overseas holiday)                   |
|   |   | 819  | Package tour (overseas holiday)                    |
| 97  | Miscellaneous Services                  | 820  | Stamp Duty shown separately (14)                   |
|   |   | 821  | Customs Duty paid directly                         |
|   |   | 822  | Other financial services                           |
|   |   | 823  | Cash gift, money allowance, charity, pocket money  |
|   |   | 824  | Union dues, professional association subscription  |
|   |   | 825  | Fines, legal fees, etc.                            |
|   |   | 826  | Personal belongings insurance                      |
|   |   | 827  | Short-term accommodation (less than 4 nights)      |
|   |   | 828  | Other miscellaneous services                       |
| 98-102  | <b>OTHER PAYMENTS</b>                   |  |  |
| 98  | Gambling (Net of Winnings)              | 901  | Gambling payments                                  |
|   |   | 902  | Gambling winnings                                  |
| 99  | Income Tax                              | 903  | Income tax   |
| 100   | Other Taxes n.e.c.                      | 904  | Other taxes n.e.c.                                 |
| 101   | Superannuation and Life Insurance       | 905  | Superannuation and annuities                       |
|   |   | 906  | Life insurance                                     |
| 102   | Capital Housing Costs (15)              | 907  | Outright purchase of land                          |
|   |   | 908  | Deposit on land                                    |
|   |   | 909  | Mortgage payments on land (16)                     |
|   |   | 910  | Sale of land                                       |
|   |   | 911  | Outright purchase of dwelling                      |
|   |   | 912  | Deposit on dwelling                                |
|   |   | 913  | Outright purchase of dwelling and land combined    |
|   |   | 914  | Sale or insurance claim on dwelling                |
|   |   | 915  | Deposit on dwelling and land combined              |
|   |   | 916  | Sale of dwelling and land combined                 |
|   |   | 917  | Alterations and additions                          |
|   |   | 918  | Other capital housing costs                        |

(13) A holiday is defined as a period of four or more nights away from home, excluding business trips.

(14) Stamp duty is usually included with the item to which it relates e.g. Insurance premium.

(15) Net of sales and insurance claims for dwellings "written-off".

(16) Only payments for land on which the selected dwelling is situated.

## APPENDIX 2 — MAJOR CODING FRAMES

The following are the major coding frames used as a basis for classifying the expenditure and income statistics contained in the published bulletins. These frames show the most detailed level to which the information supplied by individual households was coded. In the published tables broader groupings were generally used. Although it is possible to tabulate the data to the level of detail shown below (and to re-aggregate the data into different groupings) the extent to which this can be done will depend on the resources required and the standard errors likely to be involved.

Some of the classifications used in the published tables (e.g. household income, age of head of household) were not derived from coding frames, but were obtained directly from the recorded values in the course of tabulation.

**Relationship to Head of Household**

| <i>Code Number</i> | <i>Description</i>       |
|--------------------|--------------------------|
| 1                  | Head                     |
| 2                  | Wife                     |
| 3                  | Son or daughter          |
| 4                  | Other in-coverage person |
| 5                  | Out of coverage person   |

**Marital Status**

| <i>Code Number</i> | <i>Description</i>                |
|--------------------|-----------------------------------|
| 1                  | Never married                     |
| 2                  | Married                           |
| 3                  | Married but permanently separated |
| 4                  | Widowed                           |
| 5                  | Divorced                          |

**Household Composition**

| <i>Code Number</i> | <i>Description</i>                                     |
|--------------------|--|
| 1                  | Head only  |
| 2                  | Head with 1 child                                      |
| 3                  | Head with 2 children                                   |
| 4                  | Head with 3 children                                   |
| 5                  | Head with 4 children                                   |
| 6                  | Head with 5 children                                   |
| 7                  | Head with 6 or more children                           |
| 8                  | Married couple without children                        |
| 9                  | Married couple with 1 child                            |
| 10                 | Married couple with 2 children                         |
| 11                 | Married couple with 3 children                         |
| 12                 | Married couple with 4 children                         |
| 13                 | Married couple with 5 children                         |
| 14                 | Married couple with 6 or more children                 |
| 15                 | One man, one woman without children                    |
| 16                 | One man, one woman with 1 child                        |
| 17                 | One man, one woman with 2 children                     |
| 18                 | One man, one woman with 3 children                     |
| 19                 | One man, one woman with 4 children                     |
| 20                 | One man, one woman with 5 children                     |
| 21                 | One man, one woman with 6 or more children             |
| 22                 | Other two adult households without children            |
| 23                 | Other two adult households with 1 child                |
| 24                 | Other two adult households with 2 children             |
| 25                 | Other two adult households with 3 children             |
| 26                 | Other two adult households with 4 children             |
| 27                 | Other two adult households with 5 children             |
| 28                 | Other two adult households with 6 or more children     |
| 29                 | Three or more adult households without children        |
| 30                 | Three or more adult households with 1 child            |
| 31                 | Three or more adult households with 2 children         |
| 32                 | Three or more adult households with 3 children         |
| 33                 | Three or more adult households with 4 children         |
| 34                 | Three or more adult households with 5 children         |
| 35                 | Three or more adult households with 6 or more children |

NOTE. Children are persons aged less than 18 years; adults are persons aged 18 years or more, except that a head of the household is defined as an adult irrespective of age.

APPENDIX 2 — *continued***Country of Birth of Head of Household**

| <i>Code Number</i> | <i>Description</i>      |
|--------------------|-------------------------|
| 1                  | Australia               |
| 2                  | United Kingdom, Ireland |
| 3                  | Italy                   |
| 4                  | Greece                  |
| 5                  | Yugoslavia              |
| 6                  | Germany                 |
| 7                  | Netherlands             |
| 8                  | Other Europe            |
| 9                  | Asia                    |
| 10                 | Oceania                 |
| 11                 | America                 |
| 12                 | Africa                  |
| 13                 | Undefined               |

**Period of Residence in Australia of Head of Household**  
(only households where head born overseas)

| <i>Code Number</i> | <i>Description</i>                   |
|--------------------|--------------------------------------|
| 1                  | Less than one year                   |
| 2                  | One year but less than two years     |
| 3                  | Two years but less than three years  |
| 4                  | Three years but less than five years |
| 5                  | Five years but less than seven years |
| 6                  | Seven years but less than ten years  |
| 7                  | Ten years or more                    |

**Number of Workers in Household**

| <i>Code Number</i> | <i>Description</i>               |
|--------------------|----------------------------------|
| 1                  | Household with no workers        |
| 2                  | Household with 1 worker          |
| 3                  | Household with 2 workers         |
| 4                  | Household with 3 workers         |
| 5                  | Household with 4 workers         |
| 6                  | Household with 5 workers         |
| 7                  | Household with 6 or more workers |

NOTE. Workers are persons aged 15 years and over who reported any earned income from self-employment or from part-time or full-time wage and salary employment — i.e. persons having employment status 1, 2 or 3.

**Employment Status (for all persons aged 15 years and over)**

| <i>Code Number</i> | <i>Description</i>                                       |
|--------------------|--|
| 1                  | Main job, self-employed                                  |
| 2                  | Main job, full-time employee (30 or more hours per week) |
| 3                  | Main job, part-time employee (0-29 hours per week)       |
| 4                  | Unemployed   |
| 5                  | On workers' compensation                                 |
| 6                  | Retired  |
| 7                  | Full-time student  |
| 8                  | { Kept house   |
|                    | { On strike/laid off                                     |
|                    | { Unpaid holiday, sickness/accident, leave without pay   |
|                    | { Unpaid helper  |
|                    | { Voluntarily idle                                       |
|                    | { Other  |

APPENDIX 2 – *continued*

## Quarterly Periods (quarter in which household selected in the survey)

| <i>Code Number</i> | <i>Description</i>               |
|--------------------|----------------------------------|
| 1                  | July, August, September 1974     |
| 2                  | October, November, December 1974 |
| 3                  | January, February, March 1975    |
| 4                  | April, May, June 1975            |

## Area (Capital City)

| <i>Code Number</i> | <i>Description</i> |
|--------------------|--------------------|
| 1                  | Sydney             |
| 2                  | Melbourne          |
| 3                  | Brisbane           |
| 4                  | Adelaide           |
| 5                  | Perth              |
| 6                  | Hobart             |
| 7                  | Darwin             |
| 8                  | Canberra           |

NOTE. For a definition of capital city see Section 4.1.1.

## Nature of Housing Occupancy

| <i>Code Number</i> | <i>Description</i>  |
|--------------------|---|
| 1                  | Renting furnished accommodation – Government, semi-government authority   |
| 2                  | Renting furnished accommodation – other landlord                          |
| 3                  | Renting unfurnished accommodation – Government, semi-government authority |
| 4                  | Renting unfurnished accommodation – other landlord                        |
| 5                  | Rent free   |
| 6                  | Owner-occupied – in process of purchase                                   |
| 7                  | Owner-occupied – owned outright   |

## Principal Source of Household Income

| <i>Code Number</i> | <i>Description</i>                            |
|--------------------|---|
| 1                  | Wages and salaries                            |
| 2                  | Income from self-employment                   |
| 3                  | Government social service benefit             |
| 4                  | Income from investment, dividends, rent, etc. |
| 5                  | Other regular income                          |
| 6                  | No income                                     |

NOTE. Principal source of income is the source of income that is larger than each of the other components of income.

## Principal Source of Government Social Service

## Benefits Received by the Household (excluding child endowment)

| <i>Code Number</i> | <i>Description</i>             |
|--------------------|--------------------------------|
| 1                  | Age pension                    |
| 2                  | Unemployment benefit           |
| 3                  | Invalid pension                |
| 4                  | Widow's pension                |
| 5                  | Other social security benefits |
| 6                  | War pension                    |
| 7                  | Other repatriation benefits    |
| 8                  | State government benefits      |

NOTE. Principal source of government social service benefits is the source of benefit that is larger than each of the other components of government benefits, excluding child endowment.

APPENDIX 2 — *continued*

**Occupation** (of persons who are wage and salary earners in their main job)

The Major Groups listed below correspond with the Major Groups in the *Classification and Classified List of Occupations* designed for use in classifying occupation descriptions for the 1971 Census of Population and Housing.

Although the sample size of the survey will not permit tabulation of the data to the level of detail shown below, it is possible, by employing a fine level classification and by aggregation, to tabulate to different broad occupation groupings. In published tables four broad occupation groups were used : Professional and administrative (major groups 0 and 1); Clerical and sales (major groups 2 and 3); Tradesmen and labourers (major groups 7 and 8); Other (major groups 4, 5, 6, 9, 10 and 11).

*Code Numbers**Description***Professional, technical and related workers (major group 0)**

|     |   |
|-----|---|
| 001 | Architects, Engineers and Surveyors, Professional   |
| 002 | Chemists, Physicists, Geologists and Other Physical Scientists  |
| 003 | Biologists, Veterinarians, Agronomists and Related Scientists   |
| 004 | Medical Practitioners and Dentists  |
| 005 | Nurses, including Probationers or Trainees  |
| 006 | Pharmacists   |
| 007 | Professional Medical Workers n.e.c. (excluding Pharmacists)   |
| 008 | Teachers (qualified) : University (including no tertiary qualifications); Teachers Colleges ;<br>Colleges of Advanced Education |
| 009 | Teachers (unqualified) : Teachers Colleges; Colleges of Advanced Education  |
| 010 | Teachers (qualified) : Other Tertiary Institutions  |
| 011 | Teachers (unqualified) : Other Tertiary Institutions  |
| 012 | Teachers (qualified) : Technical Colleges   |
| 013 | Other Teachers n.e.c.   |
| 014 | Clergy and Related Members of Religious Orders  |
| 015 | Law Professionals   |
| 016 | Artists, Entertainers, Writers and Related Workers  |
| 017 | Draftsmen and Technicians n.e.c.  |
| 018 | Accountants and Auditors  |
| 019 | Social Workers, Librarians and Archivists   |
| 020 | Economists, Economic Consultants, Actuaries and Statisticians   |
| 021 | Other Professional, Technical and Related Workers n.e.c.  |

**Administrative, executive and managerial workers (major group 1)**

|     |  |
|-----|--|
| 022 | Administrative and Executive Officials : Commonwealth Government; State Government                               |
| 023 | Administrative and Executive Officials : Local Government  |
| 024 | Representatives of Overseas Consular Agencies and Legations  |
| 025 | Inspectors Government n.e.c.   |
| 026 | Agricultural Services, Forestry, Fishing, Hunting and Mining   |
| 027 | Manufacturing including Electricity and Gas Production and Distribution; Water Supply and<br>Sewerage Operations |
| 028 | Building and Construction  |
| 029 | Wholesale and Retail Trade   |
| 030 | Transport, Storage and Communication   |
| 031 | Finance, Insurance and Real Estate   |
| 032 | Community, Other Business and Technical Services   |
| 033 | Entertainment, Recreation, Clubs and Personal Services   |
| 034 | Other and Inadequately Described or Not Stated   |

**Clerical workers (major group 2)**

|     |   |
|-----|---|
| 035 | Book-keepers and Cashiers, including Bank Tellers |
| 036 | Stenographers and Typists                         |
| 037 | Office Machine Operators, Receptionists (Female)  |
| 038 | Clerical Workers, government n.e.c.               |
| 039 | Clerical Workers, not government n.e.c.           |

APPENDIX 2 — *continued***Sales workers (major group 3)**

|     |   |
|-----|---|
| 040 | Insurance and Real Estate Salesmen, Auctioneers and Valuers             |
| 041 | Commercial Travellers and Manufacturers Agents                          |
| 042 | Shopkeepers   |
| 043 | Salesmen and Shop Assistants, n.e.c. Retail and Wholesale Trade         |
| 044 | Street Vendors, Canvassers, News Vendors and Service Station Attendants |
| 045 | Buyers  |
| 046 | Purchasing Officers, Government   |
| 047 | Purchasing Officers, Non-government                                     |
| 048 | Salesmen n.e.c.   |

**Farmers, fishermen, hunters, timber getters and related workers (major group 4)**

|     |  |
|-----|--|
| 049 | Wheat Farmers  |
| 050 | Sugar, Fruit, Grape, Vegetable, Tobacco, Cotton and Rice Growers               |
| 051 | Graziers   |
| 052 | Dairy Farmers  |
| 053 | Pig and Poultry Farmers, Bee Keepers   |
| 054 | Wheat and Sheep Farmers (so described)   |
| 055 | Farmers, Mixed, and Farmers (so described)                                     |
| 056 | Nurserymen and Flower Gardeners  |
| 057 | Farmers and Farm Managers, n.e.c.  |
| 058 | Farm Workers, Wheat, Sheep, Sugar, Fruit, Vegetables                           |
| 059 | Station Hands, Drovers, Shearing Shed and General Hands, Grazing               |
| 060 | Shearers   |
| 061 | Dairy Farm Workers   |
| 062 | Gardeners Nursery Workers, Ground Keepers, Green Keepers and Ground Caretakers |
| 063 | Other Farm Workers n.e.c.  |
| 064 | Wool Classers  |
| 065 | Hunters and Trappers   |
| 066 | Fishermen and Related Workers  |
| 067 | Timber Getters and Other Forestry Workers                                      |

**Miners, quarrymen and related workers (major group 5)**

|     |  |
|-----|--|
| 068 | Miners (so described) n.e.c.                     |
| 069 | Miners, Coal (so described)                      |
| 070 | Miners, Metalliferous (so described)             |
| 071 | Other Miners and Quarrymen n.e.c.                |
| 072 | Well Drillers and Related Workers, Oil and Water |
| 073 | Ore and Mineral Treatment Operators              |

**Workers in transport and communication (major group 6)**

|     |   |
|-----|---|
| 074 | Deck and Engineer Officers, Ship, not Services                            |
| 075 | Deck and Engine Room Hands, Ship and Boatmen, not Services                |
| 076 | Aircraft Pilots, Navigators and Flight Engineers, not Services            |
| 077 | Drivers and Firemen, Rail Transport                                       |
| 078 | Drivers, Road Transport including Tram, Bus, Taxi, Truck, Van etc.        |
| 079 | Guards and Conductors, Railway  |
| 080 | Railway Station Masters, Inspectors and Supervisors Operational Transport |
| 081 | Railway Porters, Ticket Collectors, Shunters, Signalmen, Other            |
| 082 | Telephone, Telegraph and Related Telecommunication Operators              |
| 083 | Postmasters   |
| 084 | Postmen, Postal Assistants, Postal Officers and Messengers n.e.c.         |
| 085 | Workers in Transport and Communication, n.e.c.                            |



## APPENDIX 2 – continued

## Tradesmen, production-process workers and labourers, n.e.c. (major groups 7/8)

|     |   |
|-----|---|
| 086 | Spinners, Weavers, Knitters, Dyers and Related Workers  |
| 087 | Tailors, Dressmakers, Other Garment Makers, Milliners, Upholsterers, Cutters  |
| 088 | Other Clothing and Related Product Factory Workers n.e.c.   |
| 089 | Boot and Shoe Makers and Repairers, not Factory   |
| 090 | Factory Workers, Boot, Shoe, Other Leather Goods not Clothing   |
| 091 | Furnacemen and Rolling Mill Operatives, Metal   |
| 092 | Blacksmiths, Hammersmiths, Forgemen, Moulders, Coremakers   |
| 093 | Metal Making and Treating Workers, n.e.c.   |
| 094 | Clock, Watch, Optical Instrument, Precision Instrument Makers and Repairers and Jewellers (so described)  |
| 095 | Office Machine Mechanics  |
| 096 | Jewellery Makers, Repairers and Engravers   |
| 097 | Fitters and Turners, Toolmakers, Diemakers, Machine Tool Operators and Setters (Metal), Metal Machinists  |
| 098 | Motor Vehicle Mechanics, Body Builders, Aircraft Mechanics  |
| 099 | Sheet Metal Workers   |
| 100 | Metal Can, Drum and Keg Makers  |
| 101 | Panel Beaters   |
| 102 | Plumbers, Welders and Flame Cutters, Pipe and Gas Fitters, Boilermakers including Metal Plate and Structural Steel Workers                                  |
| 103 | Electroplaters, Dip Platers   |
| 104 | Engineers not prof. n.e.c., Mechanics Servicemen n.e.c., Foremen Metal Working n.e.c. (so described)  |
| 105 | Metal Workers n.e.c.  |
| 106 | Electricians, Electrical and Electronic Fitters, Radio, T.V. Mechanics, Repairmen, Transmission Technicians and Mechanics and Telecommunication Technicians |
| 107 | Linemen, Electrical, Cable Jointers   |
| 108 | Foremen, Electrical (so described) n.e.c.   |
| 109 | Cinema and Sound Recording Operators, Electrical and Electronic Workers n.e.c.  |
| 110 | Metal and Electrical Workers (so described), Assemblers, Process Workers, Factory Workers, Iron Workers   |
| 111 | Tradesmens Assistants, Metal, Electrical  |
| 112 | Inspectors, Viewers, Checkers, Examiners, Metal, Electrical n.e.c.  |
| 113 | Carpenters, Joiners and Cabinetmakers   |
| 114 | Sawyers, Woodworking, Woodworking Machinists  |
| 115 | Patternmakers, Furniture Polishers  |
| 116 | Sawmill, Timber Yard, Factory Woodworking Workers and Assistants  |
| 117 | Wood Treaters and Woodworkers n.e.c.  |
| 118 | Painters and Decorators   |
| 182 | Bricklayers, Plasterers, Concrete and Terrazzo Workers, Tilers, wall and floor, Glaziers  |
| 119 | Foremen, Building and Construction, n.e.c.  |
| 120 | Building Tradesmens Assistants n.e.c., Building and Construction Workers n.e.c.   |
| 121 | Compositors, Printing Machinists, Engravers, Bookbinders and Related Workers  |
| 122 | Potters, Kilnmen, Glass and Clay Formers and Related Workers  |
| 123 | Millers, Grain and Related Products   |
| 124 | Bakers, Pastrycooks, Confectionery Makers, Brewers and Winemakers and Related Workers   |
| 125 | Butchers, Food Preservers and Canners, Soft Drink Makers, Other Food and Drink Process Workers n.e.c.   |
| 126 | Chemical Production Process Workers   |
| 127 | Sugar Millers and Processors  |
| 128 | Paper, Paper Board and Fibre Board Makers   |
| 129 | Tobacco Preparers and Tobacco Product Makers  |
| 130 | Rubber and Plastic Product Workers  |
| 131 | Tanners, Fellmongers and Related Workers  |
| 132 | Photographic Printers and Developers  |

## APPENDIX 2 – continued

|     |  |
|-----|--|
| 133 | Stone Cutters and Carvers  |
| 134 | Paper Product Makers   |
| 135 | Concrete and Cast Stone Product Makers   |
| 136 | Production Process Workers n.e.c.  |
| 137 | Packers, Wrappers, Labellers   |
| 138 | Stationary Engine Drivers, Boiler Operators, Crane and Hoist Operators, Riggers and Cable Splicers |
| 139 | Earth Moving, Other Construction Machinery Operators   |
| 140 | Material Handling Equipment Operators  |
| 141 | Oilers and Greasers, Machinery and Vehicles, excluding Ships                                       |
| 142 | Waterside Workers, n.e.c.  |
| 143 | Storemen, Packers and Freight Handlers, n.e.c.   |
| 144 | Railway and Tramway Repairmen, Fitters etc.  |
| 145 | Labourers, Textiles, Clothing and Footwear   |
| 146 | Labourers Metals, Metal Products, Transport and Industrial Equipment and Household Appliances      |
| 147 | Labourers Wood, Wood Products, Furniture, Mattresses   |
| 148 | Labourers Food, Beverages and Tobacco  |
| 149 | Labourers Glass, Clay, Petroleum and Coal Products   |
| 150 | Labourers Transport, Storage and Communication   |
| 151 | Labourers Building and Construction  |
| 152 | Labourers Electricity and Gas, Production and Distribution, Water Supply and Sewerage Operations   |
| 153 | Labourers Wholesale and Retail Trade, and Other Labourers n.e.c.                                   |

**Service, sport and recreation workers (major group 9)**

|     |  |
|-----|--|
| 154 | Fire Brigade and Fire Prevention Workers   |
| 155 | Policemen  |
| 156 | Other Protective Service Workers   |
| 157 | Housekeepers (excluding private households)  |
| 158 | Cooks, Chefs   |
| 159 | Maids, Hotel, Hospital, including Cabin Stewards (excluding private households)          |
| 160 | Catering and Kitchen Workers including Canteen Assistants (excluding private households) |
| 161 | Domestic Workers Private Households n.e.c. and Other Domestic Service Workers            |
| 162 | Waiters  |
| 163 | Bartenders   |
| 164 | Caretakers and Cleaners, Buildings, Offices  |
| 165 | Barbers, Hairdressers and Beauticians  |
| 166 | Launderers, Dry Cleaners and Pressers  |
| 167 | Athletes, Sportsmen and Related Workers  |
| 168 | Photographers and Camera Operators   |
| 169 | Undertakers and Crematorium Workers  |
| 170 | Sport and Recreation Workers n.e.c.  |
| 171 | Hospital and Other Medical Attendants including Nursing Aides and Assistant Nurses       |
| 172 | Other Service Workers n.e.c.   |

**Members of armed services (major group 10)**

|     |   |
|-----|---|
| 173 | Officers, Royal Australian Air Force      |
| 174 | Other Ranks, Royal Australian Air Force   |
| 175 | Officers, Australian Military Forces      |
| 176 | Other Ranks, Australian Military Forces   |
| 177 | Officers, Royal Australian Navy           |
| 178 | Other Ranks, Royal Australian Navy        |
| 179 | Officers, Overseas Forces in Australia    |
| 180 | Other Ranks, Overseas Forces in Australia |

**Occupation inadequately described or not stated (major group 11)**

|     |  |
|-----|--|
| 181 | Occupation Inadequately Described or Not Stated : excluding Managerial Workers, "Other and Inadequately Described or Not Stated", code No. 034 Major Group 1 |
|-----|--|

# APPENDIX 3 – TECHNICAL NOTE ON ESTIMATION AND VARIANCE ESTIMATION FOR LEVELS, RATIOS AND PERCENTILES

## 1 ESTIMATES OF LEVEL

### (a) Estimation

The estimate of level for a variable X is given by

$$x'' = \sum_h \sum_a \sum_j w_{ha} x_{haj}$$

$$\text{where } w_{ha} = \frac{1}{4 f_h} \frac{n_h}{1^{n_h} + 2^{N_h}} \frac{1^{n_{ha}} + 2^{n_{ha}}}{1^{N_{ha}}}$$

where h sums over strata (geographic and quarters)  
a sums over post-strata 1, 2, 3

(See Section 5 and 8.6 for descriptions of strata and post-strata)

j sums over responding households

$f_h$  = sampling fraction in stratum h

$n_h$  = total sample size in stratum (responding and non-responding households)

$1^{n_h}$  = number of responding households in sample in stratum h

$1^{n_{ha}}$  = number of responding households in post-stratum a, stratum h

$2^{n_{ha}}$  = number of non-responding households in post-stratum a, stratum h

$$\text{where } 2^{N_h} = \sum_a 2^{N_{ha}}$$

$$2^{N_{ha}} = \begin{cases} 0 & \text{if } 1^{n_{ha}} = 0 \\ 2^{n_{ha}} & \text{otherwise} \end{cases}$$

$$1^{N_{ha}} = \begin{cases} 1 & \text{if } 1^{n_{ha}} = 0 \\ 1^{n_{ha}} & \text{otherwise} \end{cases}$$

$x_{haj}$  = value of item X for household j, post-stratum a, stratum h. For example, for "number of household" estimates,  $x_{haj}$  will be a (1,0) variable according to whether the household has the characteristic or not.

Basically the estimation procedure consists of three stages.

(i) Assigning the simple stratum raising factor  $1/4f_h$  to each record in the stratum.

(ii) An adjustment for non-respondents who can be classified into one of the three "type and size" post-strata containing at least one respondent. This involves the factor

$$\frac{1^{n_{ha}} + 2^{n_{ha}}}{1^{N_{ha}}}$$

- (iii) An adjustment for non-respondents who cannot be classified into post-strata or who are allocated to a post-stratum with no respondents. This involves the factor

$$\frac{n_h}{1n_h + 2N_h}$$

(b) Variance estimates for levels

Variance estimates are obtained by collapsing the original strata to 14 broad strata, and applying the split-fourths technique at this level. Thus the variance estimator for  $x''$  is

$$\hat{\text{var}}(x'') = \frac{1}{k(k-1)} \sum_{b=1}^{14} \sum_{i=1}^k \left[ kx'_{bi} - x'_b \right]^2$$

where the sample is split into  $k=4$  sub-samples called variance groups

$i$  sums over variance groups

$b$  sums over broad strata

$$x'_b = \sum_{h \in b} \sum_a \sum_i \sum_j w_{ha} x_{haij}$$

$$x'_{bi} = \sum_{h \in b} \sum_a \sum_j w_{ha} x_{haij}$$

where

$a$  sums over post-strata

$j$  sums over responding households

$x_{haij}$  = value of item  $X$  for household  $j$ , variance group  $i$ , post stratum  $a$ , stratum  $h$ .

The estimated standard error percentages for estimates of level are given by

$$\text{SE\%} = \frac{\sqrt{\hat{\text{var}}(x'')}}{x''} \cdot 100\%$$

## 2 ESTIMATES OF RATIO

(a) Estimation

The estimate of the ratio  $R$  of the level of variable  $X$  to the level of variable  $Y$  is given by

$$r = \frac{x''}{y''}$$

where  $x''$ ,  $y''$  are estimates of level as given above. For estimates such as average expenditure for households with a particular characteristic,  $x''$  is the estimate of the level of total expenditure by households with that characteristic, and  $y''$  is the estimated number of households in the population with that characteristic.

(b) Variance estimates for ratios

The split-fourths variance estimator for estimates of ratio is given by

$$\hat{\text{var}}(r) = \frac{1}{k(k-1)} \frac{1}{(y'')^2} \sum_b \sum_i \left[ (kx'_{bi} - x'_b) - r (ky'_{bi} - y'_b) \right]^2$$

where  $k, b, i, x'_b$  and  $x'_{bi}$  are as in section 1(b) and

$y'_b, y'_{bi}$  are defined similarly to  $x'_b, x'_{bi}$

The estimated standard error percentages for estimates of ratio are given by

$$\text{SE\%} = \frac{\sqrt{\hat{\text{var}}(r)}}{r} \cdot 100\%$$

### 3 ESTIMATES OF PERCENTILES

A percentile of a variable  $X$  associated with a percentage  $p$  is a point  $X_p$  in the range of  $X$  values such that  $p$  percent of the population have  $X$  values less than  $X_p$ . For example the median of a variable  $X$  (i.e.  $p = 50\%$ ) is the point  $X_{50}$  such that 50% of the population has  $X$  values less than  $X_{50}$ .

#### (a) Estimation

Percentiles are estimated as follows :

The range of values for the variable  $X$  is divided into a number of classes, and the population numbers  $R_m$  ( $m=1, \dots, M$ ) falling into the classes are estimated by summing the weights  $W_{ha}$  for the responding households in each class; i.e. a weighted sample histogram is formed. Suppose the  $m$ 'th class with class boundaries  $(X_{m-1}, X_m)$  contains the point below which an estimated  $p\%$  of the population falls. The estimate of the  $p$ th percentile is given by

$$x'_p = X_{m-1} + \frac{\frac{p}{100} \sum_{i=1}^M R_i - \sum_{i=1}^{m-1} R_i}{\sum_{i=1}^M R_i - \sum_{i=1}^{m-1} R_i} \left[ X_m - X_{m-1} \right]$$

#### (b) Variance estimates for percentiles

The estimate of the variance of  $x'_p$  is given by

$$\hat{\text{var}}(x'_p) = C \cdot \frac{\frac{p}{100} (1 - \frac{p}{100})}{n f_p^2}$$

where  $n$  is the sample size

$f_p$  is the estimated proportion of population per unit interval in the class around  $x'_p$

$$\text{i.e. } f_p = \frac{R_m}{(X_m - X_{m-1}) \sum_{i=1}^M R_i}$$

$C$  is a cluster factor to take account of the fact that the estimate was based on a multistage sample design. In this case  $C = 2$  has been chosen.

#### APPENDIX 4 – HOUSEHOLD CONTROL FORM

The Household Control form was completed by the interviewer at the commencement of the initial interview. It is a general household record and control document, the main purposes of which were :

- (a) to check whether the dwelling is within the scope of the survey;
- (b) to check whether the people found at a dwelling should be included in a household in that dwelling, and to determine the number of households within the dwelling;
- (c) to obtain particulars of the composition of the household and to collect for each household member basic demographic information such as age, sex, marital status and relationship to the head of the household.

The section on which names were recorded was detached and returned to respondents, prior to despatch of forms to the processing centre.

Phone no.....

2.

RRRRRR 4

| SURNAME<br>(optional) | FIRST NAME | REL'N<br>TO<br>HEAD | SEX    | AGE           | MAR<br>STAT | F/T<br>STUD.        | COV.         |                     | SPN.                | OFFICE USE  |    |   |   |   |     |  |
|-----------------------|------------|---------------------|--------|---------------|-------------|---------------------|--------------|---------------------|---------------------|-------------|----|---|---|---|-----|--|
|                       |            |                     | M<br>F | LAST<br>B'DAY |             | YES<br>✓<br>NO<br>N | U.R.<br>VIS. | IN<br>✓<br>OUT<br>N | YES<br>✓<br>NO<br>N | Pers<br>No. | R  | S | A | M | St. |  |
| 01                    |            | HEAD                |        |               |             |                     |              |                     |                     | 01          | 01 |   |   |   |     |  |
| 02                    |            |                     |        |               |             |                     |              |                     |                     | 02          |    |   |   |   |     |  |
| 03                    |            |                     |        |               |             |                     |              |                     |                     | 03          |    |   |   |   |     |  |
| 04                    |            |                     |        |               |             |                     |              |                     |                     | 04          |    |   |   |   |     |  |
| 05                    |            |                     |        |               |             |                     |              |                     |                     | 05          |    |   |   |   |     |  |
| 06                    |            |                     |        |               |             |                     |              |                     |                     | 06          |    |   |   |   |     |  |
| 07                    |            |                     |        |               |             |                     |              |                     |                     | 07          |    |   |   |   |     |  |
| 08                    |            |                     |        |               |             |                     |              |                     |                     | 08          |    |   |   |   |     |  |
| 09                    |            |                     |        |               |             |                     |              |                     |                     | 09          |    |   |   |   |     |  |
| 10                    |            |                     |        |               |             |                     |              |                     |                     | 10          |    |   |   |   |     |  |

INTERVIEWER: Check that all persons listed above are members of the one household.

## REASONS FOR PERSONS OUT ON COVERAGE

| Pers.<br>No. | PERSON | REASON |
|--------------|--------|--------|
|              |        |        |
|              |        |        |
|              |        |        |
|              |        |        |
|              |        |        |

## ARRIVALS AND DEPARTURES (If usual residents check that they are recorded above)

| Pers.<br>No. | PERSON | ARRIVAL<br>DATE | DEPARTURE<br>DATE | REASON |
|--------------|--------|-----------------|-------------------|--------|
|              |        |                 |                   |        |
|              |        |                 |                   |        |
|              |        |                 |                   |        |
|              |        |                 |                   |        |
|              |        |                 |                   |        |

## COVERAGE

3.

## MEMBERS OF THE HOUSEHOLD

1. COULD YOU TELL ME THE NAMES OF ALL THE USUAL MEMBERS OF YOUR HOUSEHOLD, COMMENCING WITH THE HEAD OF THE HOUSEHOLD? (record details on page 2)

- Children under 15, at boarding school or away for less than four weeks, are included in the household
- Boarders are included in the household
- Lodgers are included in a separate household (use a separate HE 1)

2. ARE THERE ANY VISITORS STAYING WITH YOUR HOUSEHOLD?

 Yes ..... ☐  
 No (go to Q4) ..... ☐

3. WILL ..... BE STAYING HERE FOR THE NEXT FOUR WEEKS? (ask for each visitor)

- If "yes" include visitor in household

No. of visitors included  
(record details on page 2) → 

- If "no" exclude visitor

No. of visitors excluded → 

## SEQUENCE GUIDE

4. ☐ Ask Q5 only for the first household interviewed at this address  
☐ For any other households at this address go to Q8

## NUMBER OF HOUSEHOLDS

5. ARE THERE ANY OTHER PEOPLE LIVING AT THIS ADDRESS?

 Yes ..... ☐  
 No (go to Q7) ..... ☐

6. DO ..... LIVE AS A SEPARATE HOUSEHOLD?

 Yes (use a separate HE 1) ..... ☐  
 No (record details on page 2) ..... ☐
7. INTERVIEWER: Record total number of households at this address  
(also record this number on page 1)→ 

## PLACE OF RESIDENCE

8. IS THIS YOUR HOUSEHOLD'S USUAL PLACE OF RESIDENCE?

 Yes (go to Q10) ..... ☐  
 No ..... ☐

9. WILL YOUR HOUSEHOLD BE STAYING HERE FOR THE NEXT FOUR WEEKS?

 Yes (include household) ..... ☐  
 No (exclude household - conclude interview) ..... ☐

## ABSENT HOUSEHOLD MEMBERS

10. ARE ANY OF THE USUAL MEMBERS OF YOUR HOUSEHOLD, AGED 15 OR MORE, AWAY AT PRESENT?

 Yes ..... ☐  
 No (go to Q12) ..... ☐

11. WHEN WILL ..... BE RETURNING? Date(s): .....

- If within 7 days delay main interview or interview person separately on return
- If not within 7 days exclude person

No. of persons excluded → 

12. ARE ANY OF THE USUAL MEMBERS OF YOUR HOUSEHOLD, AGED 15 OR MORE, GOING AWAY DURING THE NEXT TWO WEEKS?

 Yes (complete below) ..... ☐  
 No (no more cov. ques.) ..... ☐

| DEPARTURE<br>Date(s): | RETURN<br>Date(s): | ACTION                                  | PERSONS<br>(record no.<br>of persons) | HOUSEHOLD                |
|-----------------------|--------------------|---|---------------------------------------|--------------------------|
| during D1             | before end D2      | include (respondents take diaries away) | <input type="text"/>                  | <input type="checkbox"/> |
| during D1             | after end D2       | exclude                                 | <input type="text"/>                  | <input type="checkbox"/> |
| during D2             | before end D2      | include (respondents take diaries away) | <input type="text"/>                  | <input type="checkbox"/> |
| during D2             | after end D2       | include (until departure)               | <input type="text"/>                  | <input type="checkbox"/> |

## APPENDIX 5 — EXPENDITURE QUESTIONNAIRE

One Expenditure questionnaire was completed for each household. It was used to collect details of certain types of expenditure on a recall basis where :

- (a) more details were required than would appear in the diaries (e.g. mortgage repayments, health expenses);
- (b) more accurate estimates were required than would be obtained from diaries alone, (e.g. regular but infrequent payments such as for electricity);
- (c) expenditure would be understated in the diary because households incurring such expenditure would generally be excluded from the survey (e.g. holiday expenditure).

The questionnaire is divided into three sections. These are indicated at the top of each page. The sections are :

- (a) '*Ask head or wife*' (Questions 1-37)

These questions mainly relate to the nature of the occupancy of the selected dwelling and to the expenses incurred in connection with that dwelling, and are only addressed to the head of the household or someone with knowledge of the household accounts.

- (b) '*Ask all spenders except visitors*' (Questions 38-55)

These questions relate to expenses incurred for other property by any members of the household except visitors. A visitor was not asked these questions as this information would be reported at his usual residence if this was selected in the survey.

- (c) '*Ask all spenders*' (Questions 56-110)

These questions relate to personal expenditure on such things as vehicles, education and health, and are addressed to all spenders including visitors.



# COUNTRY OF ORIGIN

## ASK QUESTIONS 1-37 OF HEAD OF HOUSEHOLD OR WIFE

|   |  | VALUE |   | OFFICE USE ONLY |      |
|---|--|-------|---|-----------------|------|
|   |  | \$    | c |                 |      |
| <p>1. IN WHICH COUNTRY WERE YOU (HEAD OF HOUSEHOLD) BORN?</p> <p>Australia <input type="checkbox"/> code 1</p> <p>U.K., Ireland <input type="checkbox"/> code 2</p> <p>Italy <input type="checkbox"/> code 3</p> <p>Greece <input type="checkbox"/> code 4</p> <p>Yugoslavia <input type="checkbox"/> code 5</p> <p>Other (specify) ..... <input type="checkbox"/> do not code</p>  |  |       |   |                 | C103 |
| <p>2. SEQUENCE GUIDE</p> <p>△ If head of household born in Australia, go to page 2</p> <p>△ Otherwise ask Q3</p>  |  |       |   |                 |      |
| <p>3. WHEN DID YOU (HEAD OF HOUSEHOLD) COME TO SETTLE IN AUSTRALIA?</p> <p>Less than 2 months <input type="checkbox"/> code 1</p> <p>2 months but less than 1 year <input type="checkbox"/> code 2</p> <p>1 year but less than 2 years <input type="checkbox"/> code 3</p> <p>2 years but less than 3 years <input type="checkbox"/> code 4</p> <p>3 years but less than 5 years <input type="checkbox"/> code 5</p> <p>5 years but less than 7 years <input type="checkbox"/> code 6</p> <p>7 years but less than 10 years <input type="checkbox"/> code 7</p> <p>10 years or more <input type="checkbox"/> code 8</p> |  |       |   |                 | C105 |
| <p>*INTERVIEWER: If codes 1, 2 or 3 obtain date</p> <p>Date ...../...../19.....</p>   |  |       |   |                 | C106 |

# ASK HEAD OR WIFE

## DWELLING CHARACTERISTICS

|  |        | VALUE        |        | OFFICE USE ONLY |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
|--|--------|--------------|--------|-----------------|------|--------|--|--------|--|---------|--|-------|--|-------|--|--|--|--|------|
|  |        | \$           | c      |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| <p>4. DWELLING TYPE:</p> <p>INTERVIEWER: Complete by observation.</p> <p>House (include detached, semi-detached, terrace, row or town house) <input type="checkbox"/> code 1</p> <p>Flat (include home unit or rooms) <input type="checkbox"/> code 2</p> <p>Caravan <input type="checkbox"/> code 3</p> <p>Other (specify) ..... <input type="checkbox"/> code 4</p>  |        |              |        |                 | C113 |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| <p>5. HOW MANY ROOMS DOES THIS HOUSEHOLD OCCUPY?</p> <p>PROMPT: Include rooms shared with another household</p> <p>Include:</p> <table border="1"> <thead> <tr> <th>Type of room</th> <th>Number</th> </tr> </thead> <tbody> <tr><td>Bedroom</td><td></td></tr> <tr><td>Lounge</td><td></td></tr> <tr><td>Dining</td><td></td></tr> <tr><td>Kitchen</td><td></td></tr> <tr><td>Other</td><td></td></tr> <tr><td>Total</td><td></td></tr> </tbody> </table> <p>Exclude: Bathroom and toilet</p> <p>Laundry</p> <p>Hall</p> <p>Pantry and storeroom</p> <p>Unenclosed sleepout</p> <p>Room used for business only</p> <p>Room occupied solely by other household</p> |        | Type of room | Number | Bedroom         |      | Lounge |  | Dining |  | Kitchen |  | Other |  | Total |  |  |  |  | C114 |
| Type of room   | Number |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| Bedroom  |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| Lounge   |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| Dining   |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| Kitchen  |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| Other  |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| Total  |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| <p>6. DO YOU AT PRESENT LET PART OF THIS DWELLING TO ANOTHER HOUSEHOLD?</p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/> (go to page 3)</p>  |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| <p>7. WHAT WAS THE LAST RENT PAYMENT YOU RECEIVED?</p> <p>WHAT PERIOD DID THIS COVER?</p> <p>PROMPT: Exclude payments from members of your household</p> <p>Last rent received .....</p> <p>Period .....</p>   |        |              |        |                 | C123 |        |  |        |  |         |  |       |  |       |  |  |  |  |      |
| <p>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO</p>  |        |              |        |                 |      |        |  |        |  |         |  |       |  |       |  |  |  |  |      |

THE NEXT FEW QUESTIONS ARE ABOUT HOUSEHOLD BILLS YOU MAY PAY FOR THIS HOUSE/FLAT

|  | VALUE |   | OFFICE USE ONLY |      |
|--|-------|---|-----------------|------|
|  | \$    | c |                 |      |
| <b>8. WHAT WAS YOUR LAST ELECTRICITY PAYMENT FOR THIS HOUSE/FLAT?</b><br><b>WHAT PERIOD DID IT COVER?</b><br>Last payment .....<br>Period .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |   |                 | C153 |
| <b>9. DO YOU PAY FOR GAS AT THIS HOUSE/FLAT?</b><br><b>PROMPT:</b> Include mains and bottled or L.P. gas<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q12)  |       |   |                 |      |
| <b>10. IS IT MAINS GAS, OR BOTTLED OR L.P. GAS?</b><br>Mains gas <input type="checkbox"/> code 1<br>Bottled or L.P. gas <input type="checkbox"/> code 2  |       |   |                 | C155 |
| <b>11. WHAT WAS YOUR LAST GAS PAYMENT?</b><br><b>WHAT PERIOD DID IT COVER?</b><br>Last payment .....<br>Period .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |   |                 | C156 |
| <b>12. DO YOU HAVE A TELEPHONE AT THIS HOUSE/FLAT?</b><br>Yes <input type="checkbox"/> code 1<br>No <input type="checkbox"/> code 2 (go to Q14)  |       |   |                 | C158 |
| <b>13. HOW MUCH WAS THE LAST BILL YOU PAID FOR THIS TELEPHONE?</b><br><b>WHAT PERIOD DID IT COVER?</b><br>Rental .....<br>"Other" .....<br>Period .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |   | 9               | C159 |
|  |       |   | 9               | C160 |
| <b>14. HAVE YOU PAID FOR A/ THIS TELEPHONE TO BE INSTALLED AT THIS HOUSE/FLAT IN THE LAST 12 MONTHS?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 4)   |       |   |                 |      |
| <b>15. HOW MUCH DID YOU PAY?</b><br><b>PROMPT:</b> Exclude rental<br>Installation amount .....<br><b>INTERVIEWER:</b> If installation charge is not separately available, record total installation and rental payment below .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO |       |   | 10              | C161 |

ASK HEAD OR WIFE

|   | VALUE                            |        | OFFICE USE ONLY |      |   |  |  |  |  |  |  |  |  |      |
|---|----------------------------------|--------|-----------------|------|---|--|--|--|--|--|--|--|--|------|
|   | \$                               | c      |                 |      |   |  |  |  |  |  |  |  |  |      |
| <b>16. HAVE YOU PAID FOR A CURRENT RADIO OR T.V. LICENCE FOR THIS HOUSE/FLAT?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q18)  |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
| <b>17. HOW MUCH DID YOU PAY?</b><br>Amount .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |                                  |        | 10              | C173 |   |  |  |  |  |  |  |  |  |      |
| <b>18. DO YOU PAY WATER OR GENERAL COUNCIL RATES FOR THIS HOUSE/FLAT?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 5)   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
| <b>19. (a) WATER RATES</b><br><b>WHAT WAS YOUR LAST PAYMENT FOR WATER RATES?</b><br><b>PROMPT:</b> That is for water, sewerage, sullage, drainage and excess water rates<br><b>WHAT PERIOD DOES THIS COVER?</b><br><table border="1"> <thead> <tr> <th>Type of rate or charge (specify)</th> <th>Period</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table> Last payment .....<br>Last payment .....<br>Last payment .....<br>Last payment .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO    | Type of rate or charge (specify) | Period |                 |      |   |  |  |  |  |  |  |  |  | C183 |
| Type of rate or charge (specify)  | Period                           |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 | C183 | 1 |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 | C183 | 2 |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 | C183 | 3 |  |  |  |  |  |  |  |  |      |
| <b>(b) GENERAL COUNCIL RATES</b><br><b>WHAT WAS YOUR LAST PAYMENT FOR GENERAL COUNCIL RATES?</b><br><b>PROMPT:</b> That is for sanitary, council, garbage and general rates<br><b>WHAT PERIOD DOES THIS COVER?</b><br><table border="1"> <thead> <tr> <th>Type of rate or charge (specify)</th> <th>Period</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table> Last payment .....<br>Last payment .....<br>Last payment .....<br>Last payment .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO | Type of rate or charge (specify) | Period |                 |      |   |  |  |  |  |  |  |  |  | C188 |
| Type of rate or charge (specify)  | Period                           |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 | C188 | 1 |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 | C188 | 2 |  |  |  |  |  |  |  |  |      |
|   |                                  |        |                 | C188 | 3 |  |  |  |  |  |  |  |  |      |
| <b>INTERVIEWER:</b> If split between water and general council rates is not available, record combined total below<br>Last payment .....<br>Period .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |                                  |        |                 |      |   |  |  |  |  |  |  |  |  |      |

## ASK HEAD OR WIFE

## DURABLES/DWELLING OCCUPANCY

5

| I WOULD NOW LIKE TO ASK YOU ABOUT APPLIANCES PEOPLE OFTEN HAVE IN THEIR HOMES          |       |   |                 |      |
|--|-------|---|-----------------|------|
| 20. ARE ANY OF THESE ITEMS OWNED OR CONTINUOUSLY AVAILABLE FOR USE IN THIS HOUSE/FLAT? | VALUE |   | OFFICE USE ONLY |      |
|  | \$    | c |                 |      |
| INTERVIEWER: Read list and tick if "Yes"   |       |   |                 |      |
| Refrigerator or freezer <input type="checkbox"/> code 1                                |       |   |                 | C198 |
| Washing machine <input type="checkbox"/> code 2  |       |   |                 | C199 |
| Television <input type="checkbox"/> code 3   |       |   |                 | C200 |
| Dishwasher <input type="checkbox"/> code 4   |       |   |                 | C201 |
| *Air conditioner <input type="checkbox"/> code 5                                       |       |   |                 | C202 |
| None of the above <input type="checkbox"/> do not code                                 |       |   |                 |      |
| THE NEXT FEW QUESTIONS ARE ABOUT HOUSING   |       |   |                 |      |
| 21. IS THIS HOUSE/FLAT -   |       |   |                 |      |
| Rented by you? <input type="checkbox"/> code 1 (go to Q23)                             |       |   |                 |      |
| Owned by you? <input type="checkbox"/> code 2 (go to Q22)                              |       |   |                 |      |
| Being bought by you? <input type="checkbox"/> code 3 (go to page 6)                    |       |   |                 |      |
| Occupied rent free? <input type="checkbox"/> code 4 (go to page 12)                    |       |   |                 | C223 |
| 22. ARE YOU MAKING REPAYMENTS ON A MORTGAGE OR LOAN TO BUY THIS HOUSE/FLAT?            |       |   |                 |      |
| Yes <input type="checkbox"/> code 1 (go to page 6)                                     |       |   |                 |      |
| No <input type="checkbox"/> code 2 (go to page 11)                                     |       |   |                 | C224 |
| 23. WHO DO YOU RENT THIS HOUSE/FLAT FROM?  |       |   |                 |      |
| Government housing authority <input type="checkbox"/> code 1                           |       |   |                 |      |
| Employer <input type="checkbox"/> code 2   |       |   |                 |      |
| Other landlord <input type="checkbox"/> code 3   |       |   |                 | C233 |
| 24. IS IT RENTED FURNISHED?  |       |   |                 |      |
| Yes <input type="checkbox"/> code 1  |       |   |                 |      |
| No <input type="checkbox"/> code 2   |       |   |                 | C235 |
| 25. WHAT WAS THE LAST RENT PAYMENT FOR THIS HOUSE/FLAT? WHAT PERIOD DID IT COVER?      |       |   |                 |      |
| Last payment _____   |       |   |                 | C238 |
| Period _____   |       |   |                 |      |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO             |       |   |                 |      |
| Now go to page 12  |       |   |                 |      |

## ASK HEAD OR WIFE

## BUYING

6

| 26. SEQUENCE GUIDE  | VALUE |   | OFFICE USE ONLY |      |
|---|-------|---|-----------------|------|
|   | \$    | c |                 |      |
| △ If flat go to Q29<br>△ Otherwise ask Q27  |       |   |                 |      |
| 27. DID YOU BUY THIS HOUSE AND LAND SEPARATELY OR TOGETHER?                                 |       |   |                 |      |
| Separately <input type="checkbox"/>   |       |   |                 |      |
| Together <input type="checkbox"/> (go to page 7)  |       |   |                 |      |
| 28. LAND ONLY   |       |   |                 |      |
| (a) WHEN DID YOU SIGN THE CONTRACT TO BUY THIS LAND?  |       |   |                 |      |
| Date _____  |       |   |                 |      |
| INTERVIEWER: Was this in the last 24 months?  |       |   |                 |      |
| Yes <input type="checkbox"/>  |       |   |                 |      |
| No <input type="checkbox"/> (Go to Q29)   |       |   |                 |      |
| * (b) WAS THIS LAND PURCHASED OUTRIGHT?   |       |   |                 |      |
| Yes <input type="checkbox"/> WHAT WAS THE PURCHASE PRICE EXCLUDING LEGAL AND TRANSFER FEES? |       |   | 11              | C243 |
| No <input type="checkbox"/> WHAT DEPOSIT DID YOU PAY?                                       |       |   | 11              | C244 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO                  |       |   |                 |      |
| 29. HOUSE/FLAT ONLY   |       |   |                 |      |
| (a) WHEN DID YOU SIGN THE CONTRACT TO BUY THIS HOUSE/FLAT?                                  |       |   |                 |      |
| Date _____  |       |   |                 |      |
| INTERVIEWER: Was this in the last 24 months?  |       |   |                 |      |
| Yes <input type="checkbox"/>  |       |   |                 |      |
| No <input type="checkbox"/> (go to page 8)  |       |   |                 |      |
| (b) WHAT WAS THE PURCHASE PRICE EXCLUDING LEGAL AND TRANSFER FEES?                          |       |   | 11              | C246 |
| (c) WHAT DEPOSIT DID YOU PAY?   |       |   | 11              | C247 |
| (d) WHEN YOU STARTED BUYING THIS HOUSE/FLAT HAD IT EVER BEEN LIVED IN, OR WAS IT NEW?       |       |   |                 |      |
| Lived in <input type="checkbox"/> code 1  |       |   |                 |      |
| New <input type="checkbox"/> code 2   |       |   |                 | C248 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO                  |       |   |                 |      |
| Now go to page 8  |       |   |                 |      |

| 30. LAND AND HOUSE COMBINED   | VALUE |   | OFFICE USE ONLY |      |
|---|-------|---|-----------------|------|
|   | \$    | c |                 |      |
| (a) WHEN DID YOU SIGN THE CONTRACT TO BUY THIS HOUSE AND LAND?<br>Date.....<br>INTERVIEWER: Was this in the last 24 months?<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 8) |       |   |                 |      |
| → (b) WHAT WAS THE PURCHASE PRICE EXCLUDING LEGAL AND TRANSFER FEES? →  |       |   | 11              | C251 |
| (c) WHAT DEPOSIT DID YOU PAY? →   |       |   | 11              | C252 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |   |                 |      |
| 31. WHEN YOU STARTED BUYING THIS HOUSE/FLAT HAD IT EVER BEEN LIVED IN, OR WAS IT NEW?<br>Lived in <input type="checkbox"/> code 1<br>New <input type="checkbox"/> code 2                                  |       |   |                 | C248 |

| I AM NOW GOING TO ASK YOU SOME QUESTIONS ABOUT YOUR HOUSING FINANCE   |       |    |                 |      |
|---|-------|----|-----------------|------|
| 32. HOW MANY MORTGAGES AND LOANS FOR THIS PROPERTY ARE YOU CURRENTLY MAKING REPAYMENTS ON?<br>Number of mortgages and loans →   | VALUE |    | OFFICE USE ONLY |      |
|   | \$    | c  |                 |      |
|   |       |    |                 | C263 |
| 33. PLEASE GIVE ME THE FOLLOWING DETAILS FOR EACH MORTGAGE OR LOAN:<br>FIRST MORTGAGE OR LOAN<br>(a) Was this for —<br>land only? <input type="checkbox"/> code 1<br>house/flat only? <input type="checkbox"/> code 2<br>land and house combined? <input type="checkbox"/> code 3<br>(b) Name of lender —<br>INTERVIEWER: Classify lender<br>Bank <input type="checkbox"/> code 1<br>Building society <input type="checkbox"/> code 2<br>Insurance company <input type="checkbox"/> code 3<br>Finance company <input type="checkbox"/> code 4<br>→ Government agency <input type="checkbox"/> code 5<br>Credit union <input type="checkbox"/> code 6<br>Other <input type="checkbox"/> code 7<br>(c) Last repayment →<br>Period .....<br>(d) Year loan commenced → 19.....<br>INTERVIEWER: Was this in last 24 months?<br>Yes <input type="checkbox"/> Record month .....<br>No <input type="checkbox"/> (go to 2nd mortgage or loan; if no more, go to page 12)<br>→ * (e) Original repayment →<br>(f) Amount of loan →<br>(g) Original term of loan (years) → |       |    |                 | C272 |
|   |       |    |                 | C274 |
|   |       |    |                 | C275 |
|   |       |    |                 | C279 |
|   |       |    |                 | C280 |
|   |       |    |                 | C281 |
|   |       | 00 |                 | C282 |
|   |       |    |                 | C283 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO<br>Ask 2nd mortgage or loan: if no more, go to page 12   |       |    |                 |      |

Question 33 is repeated for a second and third mortgage or loan on pages 9 and 10.

## ASK HEAD OR WIFE

11  
OWNED OUTRIGHT

| 34. WHEN DID YOU SIGN THE CONTRACT TO BUY THIS HOUSE/FLAT?   | VALUE |   | OFFICE USE ONLY |      |  |
|--|-------|---|-----------------|------|--|
|  | £     | c |                 |      |  |
| Date .....   |       |   |                 |      |  |
| INTERVIEWER: Was this in the last 24 months?   |       |   |                 |      |  |
| Yes <input type="checkbox"/>   |       |   |                 |      |  |
| No <input type="checkbox"/> (go to page 12)  |       |   |                 |      |  |
| 35. WHAT WAS THE PURCHASE PRICE EXCLUDING LEGAL AND TRANSFER FEES?                                     |       |   |                 |      |  |
| Land only .....  |       |   | 11              | C318 |  |
| House/flat only .....  |       |   | 11              | C319 |  |
| INTERVIEWER: If purchase price of house and land cannot be separated, then record combined price ..... |       |   | 11              | C320 |  |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO                             |       |   |                 |      |  |
| 36. WHEN YOU BOUGHT THIS HOUSE/FLAT HAD IT EVER BEEN LIVED IN, OR WAS IT NEW?                          |       |   |                 |      |  |
| Lived in <input type="checkbox"/> code 1   |       |   |                 |      |  |
| New <input type="checkbox"/> code 2  |       |   |                 | C330 |  |

## ASK HEAD OR WIFE

12  
PROPERTY INSURANCE

| 37. HOW MUCH DO YOU PAY FOR INSURANCE ON —  | VALUE |   | OFFICE USE ONLY |  |      |
|---|-------|---|-----------------|--|------|
|   | £     | c |                 |  |      |
| This house/flat only?   |       |   |                 |  |      |
| Last premium .....  |       |   |                 |  | C343 |
| Period .....  |       |   |                 |  |      |
| Contents of this house/flat?  |       |   |                 |  |      |
| Last premium .....  |       |   |                 |  | C345 |
| Period .....  |       |   |                 |  |      |
| INTERVIEWER: If separate details for these are not available, record details of combined policy |       |   |                 |  |      |
| Last premium .....  |       |   |                 |  | C347 |
| Period .....  |       |   |                 |  |      |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO                      |       |   |                 |  |      |

# OTHER PROPERTY

## ASK QUESTIONS 38-55 OF ALL SPENDERS EXCEPT VISITORS

I HAVE JUST ASKED ABOUT THIS HOUSE/FLAT. I WOULD NOW LIKE TO ASK ABOUT PAYMENTS YOU MAY BE MAKING FOR ANY OTHER PROPERTY, EVEN THOUGH YOU MAY NOT OWN IT

| 38. ARE (ANY OF) YOU CURRENTLY MAKING ANY OF THESE PAYMENTS FOR ANY OTHER PROPERTY?<br>(Show prompt card 1 and read list opposite)  | VALUE |   | OFFICE USE ONLY |      |
|---|-------|---|-----------------|------|
|   | \$    | c |                 |      |
| <p><b>PROMPT:</b> Exclude payments made for property used solely for business or investment purposes</p> <p><b>INTERVIEWER:</b> Exclude payments made by anyone who normally lives somewhere else</p> <p>→ Yes <input type="checkbox"/><br/>No <input type="checkbox"/> (go to page 16)</p> |       |   |                 |      |
| <p>39. HAVE YOU RENTED OUT THIS PROPERTY AT ANY TIME DURING THE LAST 12 MONTHS?</p> <p>Yes <input type="checkbox"/><br/>No <input type="checkbox"/> (go to page 14)</p>   |       |   |                 |      |
| <p>40. IN THE LAST 12 MONTHS, FOR HOW MANY MONTHS IN TOTAL DID YOU RENT OUT THIS PROPERTY?</p> <p>Less than 3 months <input type="checkbox"/><br/>3-12 months <input type="checkbox"/> (go to page 16)</p>  |       |   |                 |      |
| <p>41. WHAT WAS THE TOTAL RENT YOU RECEIVED IN THE LAST 12 MONTHS FROM RENTING OUT THIS PROPERTY?</p> <p><b>PROMPT:</b> Do not deduct expenses from this rent</p> <p>Total rent _____ →</p> <p>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO</p>               |       |   | 10              | C350 |

# ASK ALL SPENDERS EXCEPT VISITORS

# OTHER PROPERTY

| 42. WHAT WAS THE LAST PAYMENT YOU MADE FOR EACH OF THESE ITEMS?<br>(Show prompt card 1 and read list opposite)   | VALUE |   | OFFICE USE ONLY |   |
|--|-------|---|-----------------|---|
|  | \$    | c |                 |   |
| <p>→ (a) Mortgage or loan</p> <p>First mortgage or loan</p> <p>Last repayment _____ →</p> <p>Period _____</p> <p>Second mortgage or loan</p> <p>Last repayment _____ →</p> <p>Period _____</p> <p>Third mortgage or loan</p> <p>Last repayment _____ →</p> <p>Period _____</p> <p>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO</p>   |       |   | C360            | 1 |
| <p>(b) Rent</p> <p>Last payment _____ →</p> <p>Period _____</p> <p>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO</p>  |       |   | C362            |   |
| <p>(c) Rates</p> <p>Water rates</p> <p>Last payment _____ →</p> <p>Period _____</p> <p>General council rates</p> <p>Last payment _____ →</p> <p>Period _____</p> <p><b>INTERVIEWER:</b> If split between water and general council rates is not available, record combined total below</p> <p>Last payment _____</p> <p>Period _____</p> <p>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO</p> |       |   | C363            |   |
| <p>(d) Electricity</p> <p>Last payment _____ →</p> <p>Period _____</p> <p>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO</p>   |       |   | C365            |   |

## ASK ALL SPENDERS EXCEPT VISITORS

15  
OTHER PROPERTY

| 42 (cont.).  | VALUE |    | OFFICE USE ONLY |      |
|--|-------|----|-----------------|------|
|  | \$    | c  |                 |      |
| (e) <u>Gas</u>   |       |    |                 |      |
| Mains gas  |       |    |                 |      |
| Last payment _____   |       |    |                 | C369 |
| Period _____   |       |    |                 |      |
| Bottled or L.P. gas  |       |    |                 |      |
| Last payment _____   |       |    |                 | C371 |
| Period _____   |       |    |                 |      |
| RECORDS CONSULTED  | YES   | NO |                 |      |
| (f) <u>Telephone</u>   |       |    |                 |      |
| Rental   |       |    |                 |      |
| Last payment _____   |       |    | 9               | C373 |
| Other  |       |    |                 |      |
| Last payment _____   |       |    | 9               | C374 |
| Period _____   |       |    |                 |      |
| RECORDS CONSULTED  | YES   | NO |                 |      |
| (g) <u>Property insurance</u>  |       |    |                 |      |
| House/flat only  |       |    |                 |      |
| Last payment _____   |       |    |                 | C376 |
| Period _____   |       |    |                 |      |
| Contents only  |       |    |                 |      |
| Last payment _____   |       |    |                 | C378 |
| Period _____   |       |    |                 |      |
| INTERVIEWER: If separate details for these are not available, record details of combined policy. |       |    |                 |      |
| Last payment _____   |       |    |                 | C380 |
| Period _____   |       |    |                 |      |
| RECORDS CONSULTED  | YES   | NO |                 |      |
| (h) <u>Radio and T.V. licence</u>  |       |    |                 |      |
| Last payment _____   |       |    | 10              | C388 |
| Period _____   |       |    |                 |      |
| RECORDS CONSULTED  | YES   | NO |                 |      |

## ASK ALL SPENDERS EXCEPT VISITORS

16  
OTHER PROPERTY

| 43. IN THE LAST 24 MONTHS, HAVE (ANY OF) YOU BOUGHT OUTRIGHT, OR STARTED BUYING ANY PROPERTY OTHER THAN THE HOUSE/FLAT IN WHICH YOU ARE NOW LIVING? | VALUE |    | OFFICE USE ONLY |      |
|---|-------|----|-----------------|------|
|   | \$    | c  |                 |      |
| PROMPT: Exclude property bought for business or investment purposes   |       |    |                 |      |
| → * Yes <input type="checkbox"/>  |       |    |                 |      |
| No <input type="checkbox"/> (go to page 17)   |       |    |                 |      |
| 44. WHEN DID YOU SIGN THE CONTRACT TO BUY THIS PROPERTY?  |       |    |                 |      |
| Date ...../...../19.....  |       |    |                 |      |
| INTERVIEWER: If date is not in last 24 months, go to page 17.   |       |    |                 |      |
| 45. WHAT WAS THE PURCHASE PRICE EXCLUDING LEGAL AND TRANSFER FEES?  |       |    |                 |      |
| Land only _____   |       |    | 11              | C398 |
| House/flat only _____   |       |    | 11              | C399 |
| INTERVIEWER: If purchase price of house and land cannot be separated, then record combined price _____  |       |    | 11              | C400 |
| RECORDS CONSULTED   | YES   | NO |                 |      |
| 46. DID YOU PURCHASE IT OUTRIGHT?   |       |    |                 |      |
| PROMPT: Not by mortgage or loan   |       |    |                 |      |
| Yes <input type="checkbox"/> code 1 (go to Q48)   |       |    |                 |      |
| No <input type="checkbox"/> code 2  |       |    |                 | C401 |
| 47. WHAT WAS THE DEPOSIT PAID, EXCLUDING LEGAL AND TRANSFER FEES?   |       |    |                 |      |
| Land only _____   |       |    | 11              | C406 |
| House/flat only _____   |       |    | 11              | C407 |
| INTERVIEWER: If purchase price of house and land cannot be separated, then record combined price _____  |       |    | 11              | C408 |
| RECORDS CONSULTED   | YES   | NO |                 |      |
| 48. SEQUENCE GUIDE  |       |    |                 |      |
| △ If only land was purchased, go to page 17   |       |    |                 |      |
| △ Otherwise ask Q49   |       |    |                 |      |
| 49. WHEN YOU BOUGHT THIS HOUSE/FLAT HAD IT EVER BEEN LIVED IN, OR WAS IT NEW?   |       |    |                 |      |
| Lived in <input type="checkbox"/> code 1  |       |    |                 |      |
| New <input type="checkbox"/> code 2   |       |    |                 | C412 |

## ASK ALL SPENDERS EXCEPT VISITORS

17  
OTHER PROPERTY

|   | VALUE |   | OFFICE USE ONLY |                      |
|---|-------|---|-----------------|----------------------|
|   | \$    | c |                 |                      |
| <b>50. IN THE LAST 24 MONTHS HAVE (ANY OF) YOU SOLD ANY PROPERTY?</b><br><b>PROMPT:</b> Exclude sales of business or investment properties<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q53)   |       |   |                 |                      |
| <b>51. WHEN DID YOU SIGN THE CONTRACT TO SELL THIS PROPERTY?</b><br>Date...../...../19.....<br><b>INTERVIEWER:</b> If date is not in the last 24 months, go to Q53  |       |   |                 |                      |
| <b>52. HOW MUCH DID YOU RECEIVE FROM THIS SALE?</b><br><b>PROMPT:</b> That is the amount actually received after deducting expenses incurred and money owing on the property<br>Land only .....<br>House/flat only .....<br>Land and house combined .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO |       |   | 11              | C418<br>C419<br>C420 |
| <b>53. IN THE LAST 24 MONTHS, HAVE (ANY OF) YOU RECEIVED MONEY FROM AN INSURANCE COMPANY AS A RESULT OF THE DESTRUCTION OF A FORMER HOUSE OR FLAT?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 18)   |       |   |                 |                      |
| <b>54. WHEN DID YOU RECEIVE THIS MONEY?</b><br>Date...../...../19.....<br><b>INTERVIEWER:</b> If date is not in the last 24 months, go to page 18   |       |   |                 |                      |
| <b>55. WHAT WAS THE AMOUNT RECEIVED?</b><br><b>PROMPT:</b> 1. After deducting any money owing and repaid from the insurance proceeds<br>2. Exclude money received in compensation for contents destroyed<br>Amount .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO                                  |       |   | 11              | C423                 |

18  
LAND TAX/VEHICLES

## ASK QUESTIONS 56-110 OF ALL SPENDERS INCLUDING VISITORS

|  | VALUE |   | OFFICE USE ONLY |      |
|--|-------|---|-----------------|------|
|  | \$    | c |                 |      |
| <b>56. IN THE LAST 12 MONTHS HAVE (ANY OF) YOU PAID LAND TAX ON ANY PROPERTY?</b><br><b>PROMPT:</b> Exclude tax on business properties<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q58)  |       |   |                 |      |
| <b>57. HOW MUCH DID YOU PAY?</b><br>Amount .....<br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |   | 10              | C430 |
| THE NEXT FEW QUESTIONS ARE ABOUT VEHICLES  |       |   |                 |      |
| <b>58. DO (ANY OF) YOU OWN OR HAVE CONTINUOUS USE OF ANY CAR, UTILITY, STATION WAGON, TRUCK OR VAN?</b><br><b>PROMPT:</b> 1. I mean day-to-day use<br>2. Exclude vehicles used solely for business purposes<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 19) |       |   |                 |      |
| <b>59. HOW MANY SUCH VEHICLES DO YOU OWN OR HAVE CONTINUOUS USE OF?</b><br>Number of vehicles .....  |       |   |                 | C463 |



## ASK ALL SPENDERS

19  
VEHICLES

| I WOULD NOW LIKE TO ASK YOU ABOUT PAYMENTS YOU MAY HAVE MADE ON ALL VEHICLES. THIS INCLUDES NOT ONLY PAYMENTS FOR CARS, BUT ALSO FOR SUCH VEHICLES AS MOTOR BIKES AND TRAILERS   |  | VALUE |   | OFFICE USE ONLY |      |
|--|--|-------|---|-----------------|------|
| REGISTRATION AND INSURANCE   |  | \$    | c |                 |      |
| <b>60. IN THE LAST 12 MONTHS, HAVE (ANY OF) YOU MADE ANY REGISTRATION OR INSURANCE PAYMENTS FOR A MOTOR VEHICLE, MOTOR BIKE, CARAVAN, TRAILER OR BOAT?</b><br><br><b>PROMPT:</b> Exclude vehicles used solely for business purposes<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 23)   |  |       |   |                 |      |
| <b>61. FOR HOW MANY VEHICLES OF THESE TYPES HAVE (ALL OF) YOU MADE REGISTRATION AND INSURANCE PAYMENTS?</b><br><br>Number of vehicles _____  |  |       |   | C465            |      |
| <b>62. PLEASE GIVE ME THE FOLLOWING DETAILS FOR EACH VEHICLE:</b><br><b>VEHICLE 1</b><br>(a) Type of vehicle<br>Car (incl. utilities and vans) <input type="checkbox"/> code 1<br>Motor bike <input type="checkbox"/> code 2<br>Caravan <input type="checkbox"/> code 3<br>Trailer <input type="checkbox"/> code 4<br>Boat <input type="checkbox"/> code 5<br>Other (specify) _____ <input type="checkbox"/> do not code |  |       |   | C468            |      |
| (b) Registration payment in the last 12 months<br>Amount _____   |  |       |   | 10              | C469 |
| (c) Compulsory third party premium in the last 12 months<br>Amount _____   |  |       |   | 10              | C470 |
| <b>INTERVIEWER:</b> If split between registration payment and compulsory third party premium is not available, record combined total below<br>Amount _____   |  |       |   |                 |      |
| (d) Comprehensive insurance premium in the last 12 months<br>Amount _____  |  |       |   | 10              | C475 |
| <b>INTERVIEWER:</b> If comprehensive insurance is reported, do not ask for third party property premium<br>(e) Third party property premium in the last 12 months<br>Amount _____  |  |       |   | 10              | C476 |
| <b>RECORDS CONSULTED</b> YES <input type="checkbox"/> NO <input type="checkbox"/><br>Ask vehicle 2; if no more, go to page 23  |  |       |   |                 |      |

Question 62 is repeated for a second, third and fourth vehicle on pages 20, 21 and 22.

## ASK ALL SPENDERS

23  
VEHICLES

| OUTRIGHT PURCHASE OF VEHICLES  |  | VALUE |   | OFFICE USE ONLY |      |
|--|--|-------|---|-----------------|------|
|  |  | \$    | c |                 |      |
| <b>63. HAVE (ANY OF) YOU BOUGHT ANY MOTOR VEHICLE, MOTOR BIKE, CARAVAN, TRAILER OR BOAT OUTRIGHT IN THE LAST 12 MONTHS?</b><br><br><b>PROMPT:</b> 1. Exclude vehicles bought on hire purchase; they will be covered later<br>2. Exclude vehicles used solely for business purposes<br><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 25)  |  |       |   |                 |      |
| <b>64. HOW MANY VEHICLES HAVE (ALL OF) YOU BOUGHT OUTRIGHT?</b><br>Number of vehicles _____  |  |       |   |                 | C493 |
| <b>65. PLEASE GIVE ME THE FOLLOWING DETAILS FOR EACH OF THESE VEHICLES:</b><br><b>VEHICLE 1</b><br>(a) When did you buy it?<br>Date: ____/____/19____<br><b>INTERVIEWER:</b> If date is not in last 12 months, go to vehicle 2. If no more vehicles, go to page 25.<br>(b) Type of vehicle<br>Car (incl. utilities and vans) <input type="checkbox"/> code 1<br>Motor bike <input type="checkbox"/> code 2<br>Caravan <input type="checkbox"/> code 3<br>Trailer <input type="checkbox"/> code 4<br>Boat <input type="checkbox"/> code 5<br>Other (specify) _____ <input type="checkbox"/> do not code<br>(c) Was the vehicle new or second hand?<br>New <input type="checkbox"/> code 1<br>Second hand <input type="checkbox"/> code 2<br>(d) What was the price after trade-in?<br>* <b>PROMPT (new vehicle only):</b> Exclude registration and insurance payments<br>Amount _____ |  |       |   |                 | C500 |
| <b>RECORDS CONSULTED</b> YES <input type="checkbox"/> NO <input type="checkbox"/><br>Ask vehicle 2; if no more vehicles, go to page 25   |  |       |   |                 | C503 |
|  |  |       |   | 10              | C504 |

Question 65 is repeated for a second and third vehicle on page 24.

## ASK ALL SPENDERS

25  
VEHICLES

| SALE OF VEHICLES   | VALUE |   | OFFICE USE ONLY |      |
|--|-------|---|-----------------|------|
|  | \$    | c |                 |      |
| <b>66. HAVE (ANY OF) YOU SOLD ANY MOTOR VEHICLE, MOTOR BIKE, CARAVAN, TRAILER OR BOAT IN THE LAST 12 MONTHS?</b><br><b>PROMPT:</b> 1. Exclude trade-ins<br>2. Exclude vehicles used solely for business purposes<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 27)  |       |   |                 |      |
| <b>67. HOW MANY VEHICLES HAVE (ALL OF) YOU SOLD?</b><br>Number of vehicles _____   |       |   |                 | C510 |
| <b>68. PLEASE GIVE ME THE FOLLOWING DETAILS FOR EACH VEHICLE:</b><br><b>VEHICLE 1</b><br>(a) <u>When did you sell it?</u><br>Date...../...../19.....<br><b>INTERVIEWER:</b> If date is not in last 12 months, go to vehicle 2<br>If no more vehicles, go to page 27<br>(b) <u>Type of vehicle</u><br>Car (incl. utilities and vans) <input type="checkbox"/> code 1<br>Motor bike <input type="checkbox"/> code 2<br>Caravan <input type="checkbox"/> code 3<br>Trailer <input type="checkbox"/> code 4<br>Boat <input type="checkbox"/> code 5<br>Other (specify)..... <input type="checkbox"/> do not code<br>* (c) <u>How much did you receive after finalising any commitment on it?</u><br>Amount _____ |       |   |                 | C512 |
| <b>RECORDS CONSULTED</b> YES <input type="checkbox"/> NO <input type="checkbox"/><br>Ask vehicle 2: if no more vehicles, go to page 27   |       |   | 10              | C513 |
| Question 68 is repeated for a second and third vehicle on page 26.   |       |   |                 |      |

## ASK ALL SPENDERS

27  
VEHICLES

| INSURANCE "WRITE-OFF"  |       |   |                 |        |
|--|-------|---|-----------------|--------|
|  | VALUE |   | OFFICE USE ONLY |        |
|  | \$    | c |                 |        |
| <b>69. IN THE LAST 12 MONTHS, HAVE YOU RECEIVED ANY MONEY FROM AN INSURANCE COMPANY FOR A VEHICLE WHICH WAS "WRITTEN-OFF"?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q71)  |       |   |                 |        |
| <b>70. (a) <u>When did you receive the money?</u></b><br>Date...../...../19.....<br><b>INTERVIEWER:</b> If date is not in last 12 months, go to Q71<br>(b) <u>Type of vehicle</u><br>Car (incl. utilities and vans) <input type="checkbox"/> code 1<br>Motor bike <input type="checkbox"/> code 2<br>Caravan <input type="checkbox"/> code 3<br>Trailer <input type="checkbox"/> code 4<br>Boat <input type="checkbox"/> code 5<br>Other (specify)..... <input type="checkbox"/> do not code<br>(c) <u>How much did you receive after finalising any commitment on it?</u><br>Amount _____ |       |   |                 | C517   |
| <b>RECORDS CONSULTED</b> YES <input type="checkbox"/> NO <input type="checkbox"/><br><b>INTERVIEWER:</b> If more than one insurance "write-off", record details on left-hand page  |       |   | 10              | C518   |
| <b>DRIVER'S LICENCES</b>   |       |   |                 |        |
| <b>71. DO (ANY OF) YOU HAVE A CURRENT LICENCE TO DRIVE A ROAD VEHICLE?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 28)  |       |   |                 |        |
| <b>72. HOW MUCH DID YOU PAY FOR EACH LICENCE? WHAT PERIOD DOES IT COVER?</b><br>Amount paid _____<br>Period _____  |       |   |                 | C525   |
| Amount paid _____<br>Period _____  |       |   |                 | C525 1 |
| Amount paid _____<br>Period _____  |       |   |                 | C525 2 |
| Amount paid _____<br>Period _____  |       |   |                 | C525 3 |
| <b>RECORDS CONSULTED</b> YES <input type="checkbox"/> NO <input type="checkbox"/>  |       |   |                 |        |

## ASK ALL SPENDERS

28  
INSTALMENT CREDIT

I AM NOW GOING TO ASK YOU ABOUT THINGS YOU MAY BE BUYING THROUGH REGULAR REPAYMENTS UNDER HIRE PURCHASE OR OTHER CREDIT ARRANGEMENTS

| 73. ARE (ANY OF) YOU CURRENTLY MAKING REGULAR REPAYMENTS FOR ANYTHING?   | VALUE |   | OFFICE USE ONLY |      |
|--|-------|---|-----------------|------|
|  | £     | c |                 |      |
| <p><b>PROMPT:</b> Such as car, T.V., refrigerator, furniture, encyclopaedia, travel, or building extensions</p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/> (go to page 34)</p> |       |   |                 |      |
| <p>74. HOW MANY HIRE PURCHASE OR OTHER CREDIT ARRANGEMENTS DO (ALL OF) YOU CURRENTLY HAVE?</p> <p>Enter number _____</p>   |       |   |                 | C530 |
|  |       |   |                 |      |

## ASK ALL SPENDERS

29  
INSTALMENT CREDIT

75. I WOULD NOW LIKE TO ASK YOU ABOUT EACH OF THESE ARRANGEMENTS:

| 75. I WOULD NOW LIKE TO ASK YOU ABOUT EACH OF THESE ARRANGEMENTS:  | VALUE |   | OFFICE USE ONLY |      |
|--|-------|---|-----------------|------|
|  | £     | c |                 |      |
| <p><b>ARRANGEMENT 1</b></p> <p>(a) What is the name of the lender to which your payments are made?</p> <p>_____</p> <p>(b) What type of arrangement is this?<br/>(Show prompt card 2 and read list below)</p> <p>Credit union loan } <input type="checkbox"/> code 1</p> <p>Finance co. loan } <input type="checkbox"/> code 2</p> <p>Bank loan/overdraft } <input type="checkbox"/> (go to (d))</p> <p>Hire purchase agreement } <input type="checkbox"/> code 3</p> <p>Family loan } <input type="checkbox"/> (go to next arrangement)</p> <p>Store budget account } <input type="checkbox"/></p> <p>Credit account } <input type="checkbox"/></p> <p>Store currency account } <input type="checkbox"/></p> <p>Lay-by } <input type="checkbox"/></p> <p>Other (specify and code to one of the above.<br/>If in doubt, code 1)</p> <p>_____</p> <p>(c) When this arrangement was first made did you —</p> <p>→ * receive the money yourself in the form of cash or a cheque made out to you? <input type="checkbox"/> code 1 (go to next arrangement)</p> <p>OR</p> <p>was the payment made direct by the lender to the seller? <input type="checkbox"/> code 2</p> <p>→ (d) Description of item(s) _____</p> <p>_____</p> <p>_____</p> <p>(e) Purchase or agreement date ...../...../19.....</p> <p><b>INTERVIEWER:</b> Was this in the last 3 months?</p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/> (go to (f))</p> <p>(f) Purchase price before trade-in _____</p> <p>(g) Trade-in allowance _____</p> <p>(h) Cash deposit paid _____</p> <p>(i) Amount borrowed (excluding interest, stamp duty, and other charges) _____</p> <p>(j) Agreed amount of each repayment _____</p> <p>Period _____</p> <p>(k) Number of payments agreed to in loan _____</p> <p>(l) Number of payments already made _____</p> <p>RECORDS CONSULTED YES NO</p> <p>Ask arrangement 2: if no more, go to page 34</p> <p>Question 75 is repeated for four arrangements on pages 30-33.</p> |       |   |                 | C531 |
|  |       |   |                 | C532 |
|  |       |   |                 | C533 |
|  |       |   | 8               | C535 |
|  |       |   | 8               | C536 |
|  |       |   | 8               | C537 |
|  |       |   |                 | C538 |
|  |       |   |                 | C539 |
|  |       |   |                 | C540 |
|  |       |   |                 | C541 |

## ASK ALL SPENDERS

34  
HEALTH

## I AM NOW GOING TO ASK YOU ABOUT YOUR HEALTH INSURANCE

76. ARE (ANY OF) YOU CURRENTLY PAYING FOR ANY OF THE FOLLOWING TYPES OF HEALTH INSURANCE?

(Show prompt card 3 and read list opposite)

Yes ☐No ☐ (go to page 35)

77. WHAT WAS YOUR LAST PAYMENT INTO EACH OF THESE FUNDS? WHAT PERIOD DID IT COVER?

(a) Medical, hospital, dental funds

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C563

1

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C563

2

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C563

3

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

RECORDS CONSULTED ☐ YES ☐ NO

(b) Ambulance funds

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C565

1

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C565

2

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

RECORDS CONSULTED ☐ YES ☐ NO

(c) Sickness, personal accident insurance

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C567

1

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

C567

2

Last payment \_\_\_\_\_ →

Period \_\_\_\_\_

RECORDS CONSULTED ☐ YES ☐ NO

## ASK ALL SPENDERS

35  
HEALTH

## I WOULD NOW LIKE TO ASK YOU ABOUT YOUR RECENT HEALTH EXPENSES AFTER REFUNDS HAVE BEEN DEDUCTED

78. IN THE LAST 3 MONTHS, HAVE (ANY OF) YOU MADE ANY PAYMENTS FOR THE FOLLOWING HEALTH SERVICES?

(Show prompt card 4 and read list opposite)

Yes ☐No ☐ (go to page 37)

79. WHAT WAS THE DATE OF PAYMENT FOR EACH TYPE OF SERVICE?

INTERVIEWER: Omit any payments not in last 3 months

WHAT WAS THE AMOUNT OF EACH PAYMENT AFTER REFUND?

INTERVIEWER: 1. If given a payment net of refund, record net payment only  
2. If payment is gross, record gross payment and refund (or expected refund)

(a) General practitioner fees (family doctor)

| Date of payment | Gross payment |   | Refund |   | Net payment |   |
|-----------------|---------------|---|--------|---|-------------|---|
|                 | \$            | c | \$     | c | \$          | c |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |

RECORDS CONSULTED ☐ YES ☐ NO

(b) Specialist fees (e.g. pathology, medical x-rays, psychiatry, gynaecology)

| Date of payment | Gross payment |   | Refund |   | Net payment |   |
|-----------------|---------------|---|--------|---|-------------|---|
|                 | \$            | c | \$     | c | \$          | c |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |

RECORDS CONSULTED ☐ YES ☐ NO

(c) Hospital fees (e.g. board, nursing, drugs, x-rays in hospital)

| Date of payment | Gross payment |   | Refund |   | Net payment |   |
|-----------------|---------------|---|--------|---|-------------|---|
|                 | \$            | c | \$     | c | \$          | c |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |
|                 |               |   |        |   |             |   |

RECORDS CONSULTED ☐ YES ☐ NO

63

## ASK ALL SPENDERS

36  
HEALTH

| 79 (cont.).  |               |   |        |   |             |   | VALUE |    | OFFICE USE ONLY |  |
|--|---------------|---|--------|---|-------------|---|-------|----|-----------------|--|
| (d) Ambulance charges  |               |   |        |   |             |   | \$    | c  |                 |  |
| Date of payment  | Gross payment |   | Refund |   | Net payment |   |       |    |                 |  |
|  | \$            | c | \$     | c | \$          | c |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
| RECORDS CONSULTED  |               |   |        |   |             |   | YES   | NO |                 |  |
| (e) Home nursing fees  |               |   |        |   |             |   |       |    |                 |  |
| Date of payment  | Gross payment |   | Refund |   | Net payment |   |       |    |                 |  |
|  | \$            | c | \$     | c | \$          | c |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
| RECORDS CONSULTED  |               |   |        |   |             |   | YES   | NO |                 |  |
| (f) Dental charges (including dental x-rays)   |               |   |        |   |             |   |       |    |                 |  |
| Date of payment  | Gross payment |   | Refund |   | Net payment |   |       |    |                 |  |
|  | \$            | c | \$     | c | \$          | c |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
| RECORDS CONSULTED  |               |   |        |   |             |   | YES   | NO |                 |  |
| (g) Optician fees and spectacles   |               |   |        |   |             |   |       |    |                 |  |
| Date of payment  | Gross payment |   | Refund |   | Net payment |   |       |    |                 |  |
|  | \$            | c | \$     | c | \$          | c |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
| RECORDS CONSULTED  |               |   |        |   |             |   | YES   | NO |                 |  |
| (h) Other medical and health practitioner fees (e.g. physiotherapist, chiropractor, chiropodist) |               |   |        |   |             |   |       |    |                 |  |
| Date of payment  | Gross payment |   | Refund |   | Net payment |   |       |    |                 |  |
|  | \$            | c | \$     | c | \$          | c |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
|  |               |   |        |   |             |   |       |    |                 |  |
| RECORDS CONSULTED  |               |   |        |   |             |   | YES   | NO |                 |  |

## ASK ALL SPENDERS

37  
HEALTH

| SOME PEOPLE RECEIVE FREE HOSPITAL AND MEDICAL TREATMENT PROVIDED BY THE GOVERNMENT UNDER THE REPATRIATION MEDICAL SCHEME AND THE PENSIONER MEDICAL SERVICE |  |       |    |                 |  |  |  |  |  |
|--|--|-------|----|-----------------|--|--|--|--|--|
| REPATRIATION MEDICAL SCHEME  |  | VALUE |    | OFFICE USE ONLY |  |  |  |  |  |
|  |  | \$    | c  |                 |  |  |  |  |  |
| 80. ARE (ANY OF) YOU ELIGIBLE FOR FREE MEDICAL AND HOSPITAL TREATMENT UNDER THE REPATRIATION SCHEME?   |  |       |    |                 |  |  |  |  |  |
| Yes <input type="checkbox"/> code 1  |  |       |    |                 |  |  |  |  |  |
| No <input type="checkbox"/> code 2 (go to page 38)   |  |       |    |                 |  |  |  |  |  |
| 81. IN THE LAST 3 MONTHS, HOW MANY TIMES DID MEMBERS OF THIS HOUSEHOLD CONSULT A LOCAL REPATRIATION MEDICAL OFFICER?                                       |  |       |    |                 |  |  |  |  |  |
| PROMPT: I mean a doctor appointed by the Repatriation Department   |  |       |    |                 |  |  |  |  |  |
| WHEN WAS THE FIRST OF THESE VISITS?  |  |       |    |                 |  |  |  |  |  |
| Date...../...../19.....  |  |       |    |                 |  |  |  |  |  |
| INTERVIEWER: Omit any not in last 3 months   |  |       |    |                 |  |  |  |  |  |
| Number of visits: Home _____   |  |       |    |                 |  |  |  |  |  |
| Surgery _____  |  |       |    |                 |  |  |  |  |  |
| RECORDS CONSULTED  |  | YES   | NO |                 |  |  |  |  |  |
| 82. IN THE LAST 3 MONTHS, HOW MANY TIMES DID MEMBERS OF THIS HOUSEHOLD VISIT OUTPATIENTS IN A REPATRIATION HOSPITAL?                                       |  |       |    |                 |  |  |  |  |  |
| WHEN WAS THE FIRST OF THESE VISITS?  |  |       |    |                 |  |  |  |  |  |
| Date...../...../19.....  |  |       |    |                 |  |  |  |  |  |
| INTERVIEWER: Omit any not in last 3 months   |  |       |    |                 |  |  |  |  |  |
| Number of visits _____   |  |       |    |                 |  |  |  |  |  |
| RECORDS CONSULTED  |  | YES   | NO |                 |  |  |  |  |  |
| 83. IN THE LAST 3 MONTHS, HOW MANY NIGHTS DID MEMBERS OF THIS HOUSEHOLD SPEND IN A REPATRIATION HOSPITAL?  |  |       |    |                 |  |  |  |  |  |
| WHEN WAS THE FIRST OF THESE NIGHTS?  |  |       |    |                 |  |  |  |  |  |
| Date...../...../19.....  |  |       |    |                 |  |  |  |  |  |
| INTERVIEWER: Omit any not in last 3 months   |  |       |    |                 |  |  |  |  |  |
| Number of nights _____   |  |       |    |                 |  |  |  |  |  |
| RECORDS CONSULTED  |  | YES   | NO |                 |  |  |  |  |  |

## ASK ALL SPENDERS

38  
HEALTH

| PENSIONER MEDICAL SERVICE  | VALUE |   | OFFICE USE ONLY |              |  |
|--|-------|---|-----------------|--------------|--|
|  | s     | c |                 |              |  |
| <b>84. ARE (ANY OF) YOU ELIGIBLE FOR FREE MEDICAL AND HOSPITAL TREATMENT UNDER THE PENSIONER MEDICAL SERVICE?</b><br>Yes <input type="checkbox"/> code 1<br>No <input type="checkbox"/> code 2 (go to page 39)   |       |   |                 | C628         |  |
| <b>85. IN THE LAST 3 MONTHS, HOW MANY DOCTORS' VISITS HAVE MEMBERS OF THIS HOUSEHOLD HAD UNDER THIS SERVICE?</b><br>WHEN WAS THE FIRST OF THESE VISITS?<br>Date...../...../19.....<br><i>INTERVIEWER:</i> Omit any not in last 3 months<br>Number of visits: Home .....<br>Surgery ..... |       |   |                 | C629<br>C630 |  |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |   |                 |              |  |
| <b>86. IN THE LAST 3 MONTHS, HOW MANY TIMES DID MEMBERS OF THIS HOUSEHOLD VISIT OUTPATIENTS AT A HOSPITAL UNDER THIS SERVICE?</b><br>WHEN WAS THE FIRST OF THESE VISITS?<br>Date...../...../19.....<br><i>INTERVIEWER:</i> Omit any not in last 3 months<br>Number of visits .....       |       |   |                 | C631         |  |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |   |                 |              |  |
| <b>87. IN THE LAST 3 MONTHS, HOW MANY NIGHTS DID MEMBERS OF THIS HOUSEHOLD SPEND IN HOSPITAL UNDER THIS SERVICE?</b><br>WHEN WAS THE FIRST OF THESE NIGHTS?<br>Date...../...../19.....<br><i>INTERVIEWER:</i> Omit any not in last 3 months<br>Number of nights .....                    |       |   |                 | C632         |  |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |   |                 |              |  |

## ASK ALL SPENDERS

39  
HEALTH

I WOULD NOW LIKE TO ASK YOU ABOUT ANY NIGHTS ANY MEMBER OF THIS HOUSEHOLD MAY HAVE SPENT IN HOSPITAL (WHERE THEY WERE NOT COVERED BY EITHER REPATRIATION MEDICAL SCHEME OR PENSIONER MEDICAL SERVICE)

|   | VALUE |   | OFFICE USE ONLY |                      |  |
|---|-------|---|-----------------|----------------------|--|
|   | s     | c |                 |                      |  |
| <b>88. IN THE LAST 3 MONTHS, DID ANY MEMBER OF THIS HOUSEHOLD SPEND ANY NIGHTS IN HOSPITAL?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 40)  |       |   |                 |                      |  |
| <b>89. HOW MANY NIGHTS DID THEY SPEND IN HOSPITAL?</b><br>WHEN WAS THE FIRST OF THESE NIGHTS?<br>Date...../...../19.....<br><i>INTERVIEWER:</i> Omit any not in last 3 months<br>Public hospital .....<br>Public ward .....<br>Other ward .....<br>Private hospital ..... |       |   |                 | C633<br>C634<br>C635 |  |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |   |                 |                      |  |

## ASK ALL SPENDERS

40  
EDUCATION

I AM NOW GOING TO ASK ABOUT EDUCATION. IN THE NEXT QUESTION, PLEASE INCLUDE CHILDREN UNDER 15, BUT EXCLUDE STUDENTS 15 AND OVER WHO ARE CURRENTLY LIVING AWAY FROM HOME

| 90. HOW MANY MEMBERS OF THIS HOUSEHOLD ARE RECEIVING THE FOLLOWING TYPES OF EDUCATION?  | VALUE |   | OFFICE USE ONLY |   |
|---|-------|---|-----------------|---|
|   | \$    | c |                 |   |
| → * (a) Primary   |       |   |                 |   |
| Government: number _____  |       |   | C655            |   |
| Independent: number _____   |       |   | C656            |   |
| → * (b) Secondary   |       |   |                 |   |
| Government: number _____  |       |   | C657            |   |
| Independent: number _____   |       |   | C658            |   |
| (c) Tertiary  |       |   |                 |   |
| PROMPT: Such as university, college of advanced education, institute of technology, teachers college and technical college      |       |   |                 |   |
| Full time course: number _____  |       |   | C659            |   |
| Part time course: number _____  |       |   | C660            |   |
| (d) Other:  |       |   |                 |   |
| PROMPT: I mean business college, adult education courses, music, drama and ballet lessons, private tuition and coaching college |       |   |                 |   |
| (specify) _____ Number _____  |       |   | C665            |   |
| _____ Number _____  |       |   | C665            | 1 |
| _____ Number _____  |       |   | C665            | 2 |

## ASK ALL SPENDERS

41  
EDUCATION

THE NEXT QUESTION ALSO RELATES TO EDUCATION, BUT REFERS TO ANY PAYMENTS MADE BY (ANY OF) YOU FOR EDUCATION IN THE LAST 12 MONTHS

| 91. IN THE LAST 12 MONTHS, WHAT EDUCATION FEES HAVE (ANY OF) YOU PAID?   | VALUE |    | OFFICE USE ONLY |      |
|--|-------|----|-----------------|------|
|  | \$    | c  |                 |      |
| PROMPT: Include general, boarding, tuition, P&C, library, sport, union and other fees  |       |    |                 |      |
| → * (a) Primary school fees  |       |    |                 |      |
| Government _____   |       |    | 10              | C673 |
| _____  |       |    | 10              | C673 |
| _____  |       |    | 10              | C673 |
| Independent _____  |       |    | 10              | C674 |
| _____  |       |    | 10              | C674 |
| _____  |       |    | 10              | C674 |
| (b) Secondary school fees  |       |    |                 |      |
| Government _____   |       |    | 10              | C676 |
| _____  |       |    | 10              | C676 |
| _____  |       |    | 10              | C676 |
| Independent _____  |       |    | 10              | C677 |
| _____  |       |    | 10              | C677 |
| _____  |       |    | 10              | C677 |
| (c) Tertiary education fees  |       |    |                 |      |
| PROMPT: Such as for university, college of advanced education, institute of technology, teachers college and technical college |       |    |                 |      |
| _____  |       |    | 10              | C679 |
| _____  |       |    | 10              | C679 |
| _____  |       |    | 10              | C679 |
| (d) Fees for other types of education  |       |    |                 |      |
| PROMPT: I mean for business college, adult education, music, drama and ballet lessons, private tuition and coaching college    |       |    |                 |      |
| (specify) _____  |       |    | 10              | C681 |
| _____  |       |    | 10              | C681 |
| _____  |       |    | 10              | C681 |
| RECORDS CONSULTED  | YES   | NO |                 |      |

## EDUCATION

## ASK ALL SPENDERS

| 92. SEQUENCE GUIDE   |  | VALUE |   | EFFECT USE ONLY |   |
|--|--|-------|---|-----------------|---|
|  |  | \$    | c |                 |   |
| △ If no fees recorded in Q91 go to page 43<br>△ Otherwise ask Q93  |  |       |   |                 |   |
| 93. HAS ANY PART OF THESE FEES BEEN REFUNDED, OR WILL ANY PART BE REFUNDED?<br><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 43) |  |       |   |                 |   |
| 94. WHAT WAS (OR WILL BE) THE AMOUNT OF THE REFUND(S)?<br><br><i>INTERVIEWER:</i> Prompt for each fee given in Q91   |  |       |   |                 |   |
| (a) Primary school fee refund  |  |       |   |                 |   |
| Government _____→  |  | 10    |   | C694            |   |
| Independent _____→   |  | 10    |   | C695            |   |
| (b) Secondary school fee refund  |  |       |   |                 |   |
| Government _____→  |  | 10    |   | C697            |   |
| Independent _____→   |  | 10    |   | C698            |   |
| (c) Tertiary education fee refund  |  |       |   |                 |   |
| _____→   |  | 10    |   | C700            | 1 |
| _____→   |  | 10    |   | C700            | 2 |
| _____→   |  | 10    |   | C700            |   |
| (d) Refund of fees for other types of education  |  |       |   |                 |   |
| <i>Specify:</i> _____→   |  | 10    |   | C702            |   |
| _____→   |  | 10    |   | C702            | 1 |
| _____→   |  | 10    |   | C702            | 2 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |       |   |                 |   |

## EDUCATION

## ASK ALL SPENDERS

| 95. ARE (ANY OF) YOU CURRENTLY RECEIVING ANY SCHOLARSHIPS, LIVING ALLOWANCES OR OTHER EDUCATIONAL ALLOWANCES OR GRANTS? |  | VALUE |   | OFFICE USE ONLY |  |
|---|--|-------|---|-----------------|--|
|   |  | \$    | c |                 |  |
| Yes <input type="checkbox"/>  |  |       |   |                 |  |
| No <input type="checkbox"/> (go to page 44)   |  |       |   |                 |  |

| 96. WOULD YOU PLEASE GIVE ME THE FOLLOWING DETAILS FOR EACH SCHOLARSHIP OR ALLOWANCE? |                                    |                                     |             |
|---|------------------------------------|-------------------------------------|-------------|
| Type (or name) of scholarship or allowance  | Source of scholarship or allowance | Annual value (record to nearest \$) |             |
|   |                                    | Cash \$                             | Non-cash \$ |
|   |                                    |                                     |             |
|   |                                    |                                     |             |
|   |                                    |                                     |             |
|   |                                    |                                     |             |
|   |                                    |                                     |             |
|   |                                    |                                     |             |
|   |                                    |                                     |             |

RECORDS CONSULTED 

|     |    |
|-----|----|
| YES | NO |
|-----|----|

Now go to page 44

| OFFICE USE ONLY                            |                    |    |    |      |  |
|--|--------------------|----|----|------|--|
| INTERVIEWER: DO NOT complete this section. |                    |    |    |      |  |
| CASH                                       | Government _____>  | 00 | 10 | C707 |  |
|  | Independent _____> | 00 | 10 | C708 |  |
| NON-CASH                                   | Government _____>  | 00 | 10 | C711 |  |
|  | Independent _____> | 00 | 10 | C712 |  |



## ASK ALL SPENDERS

44  
HOLIDAYS

## I AM NOW GOING TO ASK YOU ABOUT HOLIDAY EXPENDITURE

|  | VALUE |   | OFFICE USE ONLY |      |
|--|-------|---|-----------------|------|
|  | \$    | c |                 |      |
| <b>97. IN THE LAST 3 MONTHS, HAVE (ANY OF) YOU MADE ANY PAYMENTS FOR A TRIP OR HOLIDAY OF 4 OR MORE NIGHTS?</b><br><b>PROMPT:</b> 1. I mean any payment made in the last 3 months, irrespective of when the holiday was or is to be taken<br>2. Exclude business trips, but include all other trips away from home<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 45)  |       |   |                 |      |
| <b>98. WOULD YOU PLEASE GIVE ME THE FOLLOWING DETAILS FOR PAYMENTS MADE IN THE LAST 3 MONTHS?</b><br>* <b>INTERVIEWER:</b> Ensure that each payment reported was made in the last 3 months<br><b>AUSTRALIAN HOLIDAYS</b><br>(a) Amount spent on fares _____ →<br>(b) Amount spent on petrol _____ →<br><b>PROMPT:</b> Only include expenditure on petrol to and from your destination(s)<br>(c) Amount spent on accommodation _____ →<br>(d) Amount spent on package tour _____ →<br><b>RECORDS CONSULTED</b> YES NO<br><b>OVERSEAS HOLIDAYS</b><br>(a) Amount spent on fares _____ →<br>(b) Amount spent on accommodation _____ →<br>(c) Amount spent on package tour (including cruise) _____ →<br><b>RECORDS CONSULTED</b> YES NO |       |   |                 |      |
|  |       |   | 8               | C732 |
|  |       |   | 8               | C734 |
|  |       |   | 8               | C736 |
|  |       |   | 8               | C738 |
|  |       |   | 8               | C742 |
|  |       |   | 8               | C744 |
|  |       |   | 8               | C746 |

## ASK ALL SPENDERS

45  
OTHER INSURANCE

## I NOW WISH TO ASK YOU SOME QUESTIONS ABOUT INSURANCE OF PERSONAL BELONGINGS, LIFE INSURANCE AND SUPERANNUATION

| INSURANCE OF PERSONAL BELONGINGS  | VALUE |   | OFFICE USE ONLY |  |
|---|-------|---|-----------------|--|
|   | \$    | c |                 |  |
| <b>99. DO (ANY OF) YOU PAY TO INSURE ANY PERSONAL BELONGINGS?</b><br><b>PROMPT:</b> Such as rings and cameras<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 46)  |       |   |                 |  |
| <b>100. WHAT WAS THE LAST PAYMENT (EACH OF) YOU MADE FOR THIS INSURANCE?</b><br><b>WHAT PERIOD DID THIS PAYMENT COVER?</b><br>Last premium _____ → C750<br>Period _____<br>Last premium _____ → C750 1<br>Period _____<br>Last premium _____ → C750 2<br>Period _____<br>Last premium _____ → C750 3<br>Period _____<br><b>RECORDS CONSULTED</b> YES NO |       |   |                 |  |

## ASK ALL SPENDERS

46  
OTHER INSURANCE

| LIFE INSURANCE  | VALUE |   | OFFICE USE ONLY |   |
|---|-------|---|-----------------|---|
|   | \$    | c |                 |   |
| <b>101. DO (ANY OF) YOU MAKE PAYMENTS FOR LIFE INSURANCE POLICIES?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q103)  |       |   |                 |   |
| <b>102. WHAT WAS THE LAST PAYMENT (EACH OF) YOU MADE ON EACH OF YOUR LIFE INSURANCE POLICIES?</b><br><b>PROMPT:</b> Include insurance premiums deducted from your pay<br><b>WHAT PERIOD DID THIS PAYMENT COVER?</b><br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____ |       |   | C760            |   |
|   |       |   | C760            | 1 |
|   |       |   | C760            | 2 |
|   |       |   | C760            | 3 |
|   |       |   | C760            | 4 |
|   |       |   | C760            | 5 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |   |                 |   |
| <b>SUPERANNUATION</b>   |       |   |                 |   |
| <b>103. DO (ANY OF) YOU MAKE PAYMENTS FOR SUPERANNUATION OR FOR AN ANNUITY?</b><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 47)  |       |   |                 |   |
| <b>104. WHAT WAS THE LAST PAYMENT (EACH OF) YOU MADE FOR SUPERANNUATION OR FOR AN ANNUITY?</b><br><b>PROMPT:</b> Include superannuation payments deducted from your pay<br><b>WHAT PERIOD DID THIS PAYMENT COVER?</b><br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____<br>Last payment _____ →<br>Period _____   |       |   | C762            |   |
|   |       |   | C762            | 1 |
|   |       |   | C762            | 2 |
|   |       |   | C762            | 3 |
|   |       |   | C762            | 4 |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |   |                 |   |

## ASK ALL SPENDERS

47  
CHEQUE ACCOUNTS/PERIODIC PAYMENTS

| I AM GOING TO ASK SOME QUESTIONS ABOUT CHEQUE ACCOUNTS  |                          |  |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|---|--------------------------|--|-----------------|-----|----|-----------------|--------------------------|--------------------------|-----------------|--------------------------|--------------------------|-----------------|--------------------------|--------------------------|-----------------|--------------------------|--------------------------|-----------------|--------------------------|--------------------------|-----------------|--------------------------|--------------------------|--|--|--|--|
| 105. DO (ANY OF) YOU HAVE A CHEQUE ACCOUNT?   | VALUE                    |  | OFFICE USE ONLY |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|   | \$                       | c  |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q107)  |                          |  |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| <b>106. HOW MANY CHEQUES DID YOU USE IN THE LAST MONTH?</b><br><b>PROMPT:</b> I mean since ..... of last month<br>Account 1 _____ →<br>Account 2 _____ →<br>Account 3 _____ →<br>Account 4 _____ →<br>Account 5 _____ →   |                          |  | C773            |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|   |                          |  | C773            | 1   |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|   |                          |  | C773            | 2   |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|   |                          |  | C773            | 3   |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|   |                          |  | C773            | 4   |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |                          |  |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| <b>107. HAVE (ANY OF) YOU ARRANGED FOR A BANK, CREDIT UNION OR SIMILAR INSTITUTION TO MAKE PERIODIC PAYMENTS FOR YOU?</b><br><b>PROMPT:</b> Such as mortgage payments, life insurance or hire purchase payments<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to page 48)  |                          |  |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| <b>108. WHAT WAS EACH OF THESE PAYMENTS FOR?</b><br><b>INTERVIEWER:</b> Record details below<br><table border="1"> <thead> <tr> <th rowspan="2">Description of item</th> <th colspan="2">Payment already recorded in questionnaire?</th> </tr> <tr> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>Payment 1 _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment 2 _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment 3 _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment 4 _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment 5 _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment 6 _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | Description of item      | Payment already recorded in questionnaire? |                 | Yes | No | Payment 1 _____ | <input type="checkbox"/> | <input type="checkbox"/> | Payment 2 _____ | <input type="checkbox"/> | <input type="checkbox"/> | Payment 3 _____ | <input type="checkbox"/> | <input type="checkbox"/> | Payment 4 _____ | <input type="checkbox"/> | <input type="checkbox"/> | Payment 5 _____ | <input type="checkbox"/> | <input type="checkbox"/> | Payment 6 _____ | <input type="checkbox"/> | <input type="checkbox"/> |  |  |  |  |
| Description of item   |                          | Payment already recorded in questionnaire? |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
|   | Yes                      | No   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Payment 1 _____   | <input type="checkbox"/> | <input type="checkbox"/>                   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Payment 2 _____   | <input type="checkbox"/> | <input type="checkbox"/>                   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Payment 3 _____   | <input type="checkbox"/> | <input type="checkbox"/>                   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Payment 4 _____   | <input type="checkbox"/> | <input type="checkbox"/>                   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Payment 5 _____   | <input type="checkbox"/> | <input type="checkbox"/>                   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| Payment 6 _____   | <input type="checkbox"/> | <input type="checkbox"/>                   |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |
| * INTERVIEWER: If payment has not already been recorded and is of the type listed opposite, amend appropriate question  |                          |  |                 |     |    |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |                 |                          |                          |  |  |  |  |

No ☐ (no more questions)

\* (h) Other (specify below)

|                   |     |    |
|-------------------|-----|----|
| RECORDS CONSULTED | YES | NO |
|                   |     |    |

| VALUE |   | OFFICE USE ONLY |      |
|-------|---|-----------------|------|
| \$    | c |                 |      |
|       |   |                 |      |
|       |   |                 |      |
|       |   |                 |      |
|       |   | 9               | C902 |
|       |   | 9               | C903 |
|       |   | 10              | C904 |
|       |   |                 | C905 |
|       |   |                 | C906 |
|       |   |                 | C907 |
|       |   |                 | C910 |
|       |   |                 | C911 |
|       |   |                 | C912 |
|       |   |                 | C915 |
|       |   |                 | C916 |
|       |   |                 | C917 |
|       |   | 10              | C920 |
|       |   | 10              | C921 |
|       |   | 10              | C922 |
|       |   |                 |      |

**APPENDIX 6 – INCOME QUESTIONNAIRE**

A separate Income questionnaire was completed for each person in the household aged 15 years or over. It obtained details of the employment and occupational status of the person, together with details of income from all sources and tax paid. Household income was derived by summing the income reported by each person.

IN THIS QUESTIONNAIRE, I WILL ASK SOME QUESTIONS ABOUT YOUR EMPLOYMENT AND ANY INCOME YOU MAY RECEIVE, SO THAT WE CAN COMPARE THE SPENDING PATTERNS OF HOUSEHOLDS FOR DIFFERENT INCOME GROUPS.

RRRRRR 8

|   | VALUE | OFFICE USE ONLY |
|---|-------|-----------------|
| <b>1. DID YOU DO ANY WORK AT A JOB OR BUSINESS AT ANY TIME DURING THE LAST FOUR WEEKS?</b><br><br>Job or business <input type="checkbox"/> code 1 (go to page 2)<br>Did not work <input type="checkbox"/> code 2  |       | L100            |
| <b>2. EVEN THOUGH YOU DID NOT WORK, DID YOU RECEIVE ANY INCOME FROM A JOB OR BUSINESS FOR ANY OF THOSE FOUR WEEKS?</b><br><br>Yes <input type="checkbox"/> code 1 (go to page 2)<br>No <input type="checkbox"/> code 2  |       | L110            |
| <b>3. HAVE YOU STARTED OR WILL YOU BE STARTING WORK IN A JOB OR BUSINESS THIS WEEK?</b><br><br>Yes <input type="checkbox"/> code 1 (go to page 2)<br>No <input type="checkbox"/> code 2   |       | L115            |
| <b>4. WHAT DID YOU DO DURING THE LAST FOUR WEEKS?</b><br><br>Unemployed <input type="checkbox"/> code 1<br>On workers' compensation <input type="checkbox"/> code 2<br>Retired <input type="checkbox"/> code 3<br>Kept house <input type="checkbox"/><br>Full-time student <input type="checkbox"/><br>On strike or laid-off <input type="checkbox"/><br>Unpaid holiday, or sickness & accident leave without pay <input type="checkbox"/><br>Unpaid helper <input type="checkbox"/><br>Voluntarily idle <input type="checkbox"/><br>Other (specify) <input type="checkbox"/><br>_____<br>_____ |       | L118            |

Now go to page 8

|   | VALUE | OFFICE USE ONLY |
|---|-------|-----------------|
| <b>5. WHAT IS YOUR OCCUPATION?</b><br>_____<br>_____  |       | L120            |
| <b>6. IN WHAT KIND OF INDUSTRY OR BUSINESS DO YOU WORK?</b><br>_____<br>_____   |       | L130            |
| <b>7. IN THIS JOB, DO YOU WORK –</b><br><br>For an employer for wages, salary, kind, etc. <input type="checkbox"/> code 1 (go to page 3)<br><br>In your own business <input type="checkbox"/> code 2 (go to page 6)<br>PROMPT: Is this business an incorporated (i.e. limited) company?<br>If "yes" then code 1<br><br>As an unpaid helper <input type="checkbox"/> code 3 (go to page 8) |       | L130            |

## WAGES AND SALARIES

| 8. HOW MUCH DID YOU RECEIVE IN YOUR LAST PAY?<br><i>PROMPT: Include overtime, bonuses, commissions, tips.</i><br>WAS THIS YOUR GROSS PAY OR TAKE HOME PAY?             | VALUE           | OFFICE USE ONLY |      |      |
|--|-----------------|-----------------|------|------|
|  | Gross pay _____ |                 |      | L140 |
| Take home pay _____  |                 |                 | L141 |      |
| WHAT PERIOD DOES THIS PAY COVER?<br>Period _____   |                 |                 |      |      |
| *HOW MANY ACTUAL HOURS WORK WERE YOU PAID FOR IN THIS PAY?<br>Hours (record to nearest hour) _____   |                 |                 | L142 |      |
| HOW MUCH TAX DID YOU HAVE DEDUCTED FROM THIS PAY?<br>Tax _____   |                 |                 | L143 |      |
| DID YOU HAVE ANY OTHER DEDUCTIONS MADE FROM THIS PAY?<br>(show prompt card 1 and read list)<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q 9) |                 |                 |      |      |
| WHAT WAS THE AMOUNT(S) DEDUCTED?<br>\$ cents   |                 |                 |      |      |
| Superannuation _____   |                 |                 | L144 |      |
| Life insurance _____   |                 |                 | L145 |      |
| Hospital and medical benefits _____ (record to nearest dollar)   |                 |                 | L146 |      |
| Union dues _____   |                 |                 | L147 |      |
| Savings _____  |                 |                 | L148 |      |
| Other (specify) _____  |                 |                 | L149 |      |
|  |                 |                 | L150 |      |
| RECORDS CONSULTED YES NO   |                 |                 |      |      |
| 9. WAS THIS YOUR USUAL PAY?<br>Yes <input type="checkbox"/> code 1 (go to page 4)<br>No <input type="checkbox"/> code 2  |                 |                 | L158 |      |
| 10. HOW MUCH DO YOU USUALLY RECEIVE EACH PAY?<br>IS THIS YOUR GROSS PAY OR TAKE HOME PAY?<br>Gross pay _____<br>Take home pay _____                                    |                 |                 | L160 |      |
| WHAT PERIOD DOES THIS PAY COVER?<br>Period _____   |                 |                 |      |      |
| HOW MANY ACTUAL HOURS WORK WERE YOU PAID FOR IN THIS PAY?<br>Hours (record to nearest hour) _____  |                 |                 | L162 |      |
| HOW MUCH TAX IS DEDUCTED FROM THIS PAY?<br>Tax _____   |                 |                 | L163 |      |
| RECORDS CONSULTED YES NO   |                 |                 |      |      |

## WAGES AND SALARIES

| 11. DO YOU RECEIVE ANY REGULAR BONUSES, SUCH AS QUARTERLY AND ANNUAL BONUSES, FROM YOUR EMPLOYER?<br><i>PROMPT: Bonuses which are included in every pay are not required.</i><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q 13)  | VALUE   | OFFICE USE ONLY                 |  |      |
|--|---|---------------------------------|--|------|
|  | 12. WHAT WAS THE TOTAL VALUE OF THESE BONUSES YOU RECEIVED IN THE LAST 12 MONTHS?<br>Value of bonuses _____ |                                 | 10   | L170 |
| RECORDS CONSULTED YES NO   |   |                                 |  |      |
| 13. DO YOU REGULARLY RECEIVE ANY OF THESE GOODS AND SERVICES FREE FROM YOUR EMPLOYER?<br>(show prompt card 2 and read list)<br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q 15)  |   |                                 |  |      |
| 14. IN THE LAST 2 WEEKS WHAT WAS THE VALUE OF THESE REGULAR GOODS AND SERVICES?<br>Food _____<br>Clothing _____<br>Fuel _____<br>Use of Vehicle _____<br>Other Transport _____<br>*Housing _____<br>Other (specify) _____  |   | 2<br>2<br>2<br>2<br>2<br>2<br>2 | L190<br>L191<br>L192<br>L193<br>L194<br>L195<br>L196<br>L197 |      |
| 15. DO YOU HAVE ANOTHER JOB?<br>Yes <input type="checkbox"/> code 1<br>No <input type="checkbox"/> code 2 (go to page 8)   |   |                                 | L200   |      |
| 16. IN THIS JOB, DO YOU WORK --<br>For an employer for wages, salary, kind, etc. <input type="checkbox"/> code 1 (go to page 5)<br>In your own business <input type="checkbox"/> code 2 (go to page 6)<br><i>PROMPT: Is this business an incorporated (i.e. limited) company? If "yes" then code 1</i><br>As an unpaid helper <input type="checkbox"/> code 3 (go to page 8) |   |                                 | L210   |      |

|   | VALUE | OFFICE USE ONLY |        |                   |     |    |  |  |
|---|-------|-----------------|--------|-------------------|-----|----|--|--|
| <b>17. HOW MUCH DID YOU RECEIVE IN YOUR LAST PAY?</b>   |       |                 |        |                   |     |    |  |  |
| <i>PROMPT:</i> Include overtime, bonuses, commission, tips.   |       |                 |        |                   |     |    |  |  |
| <b>WAS THIS YOUR GROSS PAY OR TAKE HOME PAY?</b>  |       |                 |        |                   |     |    |  |  |
| Gross pay _____ →   |       | L140            | 1      |                   |     |    |  |  |
| Take home pay _____ →   |       | L141            | 1      |                   |     |    |  |  |
| <b>WHAT PERIOD DOES THIS PAY COVER?</b>   |       |                 |        |                   |     |    |  |  |
| Period _____  |       |                 |        |                   |     |    |  |  |
| → <b>*HOW MANY ACTUAL HOURS WORK WERE YOU PAID FOR IN THIS PAY?</b>   |       |                 |        |                   |     |    |  |  |
| Hours (record to nearest hour) _____ →  |       | L142            | 1      |                   |     |    |  |  |
| <b>HOW MUCH TAX DID YOU HAVE DEDUCTED FROM THIS PAY?</b>  |       |                 |        |                   |     |    |  |  |
| Tax _____ →   |       | L143            | 1      |                   |     |    |  |  |
| <b>DID YOU HAVE ANY OTHER DEDUCTIONS MADE FROM THIS PAY?</b>  |       |                 |        |                   |     |    |  |  |
| <i>(show prompt card 1 and read list)</i>   |       |                 |        |                   |     |    |  |  |
| Yes <input type="checkbox"/>  |       |                 |        |                   |     |    |  |  |
| No <input type="checkbox"/> <i>(go to page 8)</i>   |       |                 |        |                   |     |    |  |  |
| <b>WHAT WAS THE AMOUNT(S) DEDUCTED?</b>   |       |                 |        |                   |     |    |  |  |
|   | \$    | cents           |        |                   |     |    |  |  |
| Superannuation _____ →  |       |                 | L144 1 |                   |     |    |  |  |
| Life insurance _____ →  |       |                 | L145 1 |                   |     |    |  |  |
| Hospital and medical benefits _____ →   |       |                 | L146 1 |                   |     |    |  |  |
| Union dues _____ →  |       |                 | L147 1 |                   |     |    |  |  |
| Savings _____ →   |       |                 | L148 1 |                   |     |    |  |  |
| Other (specify) _____ →   |       |                 | L149 1 |                   |     |    |  |  |
| _____ →   |       |                 | L150 1 |                   |     |    |  |  |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td rowspan="2" style="width: 30%;">RECORDS CONSULTED</td> <td style="width: 10%;">YES</td> <td style="width: 10%;">NO</td> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> </table> |       |                 |        | RECORDS CONSULTED | YES | NO |  |  |
| RECORDS CONSULTED   | YES   | NO              |        |                   |     |    |  |  |
|   |       |                 |        |                   |     |    |  |  |
| <div style="border: 1px solid black; display: inline-block; padding: 5px 20px;">Now go to page 8</div>  |       |                 |        |                   |     |    |  |  |

**BUSINESS INCOME**

| THE DETAILS OF YOUR BUSINESS INCOME WHICH I NEED FOR THE NEXT QUESTION REFER TO THE TOTAL INCOME FROM ALL YOUR BUSINESSES, BUT EXCLUDE ANY INCOME FROM ANOTHER JOB WHERE YOU WORK AS AN EMPLOYEE.   |                   | VALUE |    | OFFICE USE ONLY |  |  |  |  |  |  |  |
|---|-------------------|-------|----|-----------------|--|--|--|--|--|--|--|
| <p><b>18. WHAT WAS YOUR NET INCOME BEFORE TAX FROM YOUR BUSINESS TRADE OR PROFESSION FOR THE MOST RECENT 12 MONTHS FOR WHICH FIGURES ARE AVAILABLE?</b></p> <p><i>PROMPT 1:</i> Deduct expenses but do not deduct money or goods drawn for your own use</p> <p><i>PROMPT 2:</i> Only your own share of profit if you are in a partnership</p> <p>Net income before tax _____ →</p> <p><b>TO WHAT PERIOD DOES THIS FIGURE RELATE?</b></p> <p>→ *Period: from _____/_____/_____ to _____/_____/_____</p> <table border="1" style="margin-top: 10px; width: 100%;"> <tr> <td style="padding: 2px;">RECORDS CONSULTED</td> <td style="padding: 2px; text-align: center;">YES</td> <td style="padding: 2px; text-align: center;">NO</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </table> | RECORDS CONSULTED | YES   | NO |                 |  |  |  |  |  |  |  |
| RECORDS CONSULTED   | YES               | NO    |    |                 |  |  |  |  |  |  |  |
|   |                   |       |    |                 |  |  |  |  |  |  |  |
| <p><b>19. DO YOU HAVE ANOTHER JOB?</b></p> <p>Yes <input type="checkbox"/> code 1</p> <p>No <input type="checkbox"/> code 2 (go to page 8)</p> <p><i>INTERVIEWER:</i> If "yes", then:</p> <ul style="list-style-type: none"> <li>- If this other job is another business owned by the respondent then adjust the above to give total income from all businesses.</li> <li>- If this other job is working for an employer for wages, salary, kind, etc., then go to page 7.</li> </ul>   |                   |       |    |                 |  |  |  |  |  |  |  |
|   |                   |       |    |                 |  |  |  |  |  |  |  |

## BUSINESS INCOME

| 20. HOW MUCH DID YOU RECEIVE IN YOUR LAST PAY?<br><i>PROMPT: Include overtime, bonuses, commissions, tips.</i> | VALUE | OFFICE USE ONLY |        |
|--|-------|-----------------|--------|
|  |       |                 |        |
| WAS THIS YOUR GROSS PAY OR TAKE HOME PAY?  |       |                 |        |
| Gross pay _____  |       | L140            | 2      |
| Take home pay _____  |       | L141            | 2      |
| WHAT PERIOD DOES THIS PAY COVER?<br>Period _____   |       |                 |        |
| *HOW MANY ACTUAL HOURS WERE YOU PAID FOR IN THIS PAY?<br>Hours (record to nearest hour) _____                  |       | L142            | 2      |
| HOW MUCH TAX DID YOU HAVE DEDUCTED FROM THIS PAY?<br>Tax _____   |       | L143            | 2      |
| DID YOU HAVE ANY OTHER DEDUCTIONS MADE FROM YOUR PAY? (show prompt card 1 and read list)                       |       |                 |        |
| Yes <input type="checkbox"/>   |       |                 |        |
| No <input type="checkbox"/> (go to page 8)   |       |                 |        |
| WHAT WAS THE AMOUNT DEDUCTED?  |       |                 |        |
|  | \$    | cents           |        |
| Superannuation _____   |       |                 | L144 2 |
| Life insurance _____   |       |                 | L145 2 |
| Hospital and medical benefits _____  |       |                 | L146 2 |
| Union dues _____   |       |                 | L147 2 |
| Savings _____  |       |                 | L148 2 |
| Other (specify) _____  |       |                 | L149 2 |
| _____  |       |                 | L150 2 |
| RECORDS CONSULTED  | YES   | NO              |        |

## OTHER INCOME

| 21. ARE YOU RECEIVING REGULAR INCOME FROM ANY OF THE FOLLOWING SOURCES?<br><i>(show prompt card 3 and read list)</i>   | VALUE | OFFICE USE ONLY |      |
|--|-------|-----------------|------|
|  |       |                 |      |
| Yes <input type="checkbox"/>   |       |                 |      |
| No <input type="checkbox"/> (go to page 9)   |       |                 |      |
| 22. WHAT WAS THE LAST AMOUNT YOU RECEIVED AND WHAT PERIOD DID THIS COVER?<br><i>INTERVIEWER: Ensure that the amount recorded for the first 2 items includes tax and record tax separately.</i> |       |                 |      |
| Superannuation (including tax) _____   |       |                 | L300 |
| Tax _____  |       |                 | L301 |
| Period _____   |       |                 |      |
| Workers' Compensation (including tax) _____  |       |                 | L302 |
| Tax _____  |       |                 | L303 |
| Period _____   |       |                 |      |
| Income from trust _____  |       |                 | L304 |
| Period _____   |       |                 |      |
| Alimony, Maintenance _____   |       |                 | L305 |
| Period _____   |       |                 |      |
| Allowance from temporarily absent husband _____  |       |                 | L306 |
| Period _____   |       |                 |      |
| * Other regular income or allowances (specify) _____   |       |                 | L307 |
| Period _____   |       |                 |      |
| _____  |       |                 | L307 |
| Period _____   |       |                 |      |
| RECORDS CONSULTED  | YES   | NO              |      |



## OTHER INCOME

| 23. ARE YOU RECEIVING REGULAR INCOME FROM ANY SOCIAL SECURITY, REPATRIATION OR OTHER BENEFITS?<br><i>(show prompt card 4 and read list)</i> | VALUE | OFFICE USE ONLY |      |   |
|---|-------|-----------------|------|---|
|   |       |                 |      |   |
| Yes <input type="checkbox"/><br>No <input type="checkbox"/> <i>(go to page 10)</i>  |       |                 |      |   |
| 24. WHAT WAS THE LAST AMOUNT YOU RECEIVED AND WHAT PERIOD DID IT COVER?   |       |                 |      |   |
| Social security:  |       |                 |      |   |
| → *Child endowment  |       |                 | L320 |   |
| Period .....  |       |                 |      |   |
| *Student child endowment (12 weekly)  |       | 7               | L320 | 1 |
| Age pension   |       |                 | L321 |   |
| Period .....  |       |                 |      |   |
| Invalid pension   |       |                 | L322 |   |
| Period .....  |       |                 |      |   |
| Widows' pension   |       |                 | L323 |   |
| Period .....  |       |                 |      |   |
| Unemployment benefit  |       |                 | L324 |   |
| Period .....  |       |                 |      |   |
| → *Sickness, special benefit  |       |                 | L325 |   |
| Period .....  |       |                 |      |   |
| Repatriation:   |       |                 |      |   |
| → *War pension  |       |                 | L326 |   |
| Period .....  |       |                 |      |   |
| → *Service pension  |       |                 | L327 |   |
| Period .....  |       |                 |      |   |
| War widows' pension   |       |                 | L328 |   |
| Period .....  |       |                 |      |   |
| Other (specify each separately stating if Australian, State or overseas government)   |       |                 |      |   |
| .....   |       |                 | L    |   |
| Period .....  |       |                 |      |   |
| .....   |       |                 | L    |   |
| Period .....  |       |                 |      |   |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO  |       |                 |      |   |

## OTHER INCOME

| 25. HAVE YOU RECEIVED EITHER OF THE FOLLOWING DURING THE LAST 12 MONTHS?<br><i>(show prompt card 5 and read list)</i>  | VALUE | OFFICE USE ONLY |      |   |
|--|-------|-----------------|------|---|
|  |       |                 |      |   |
| Yes <input type="checkbox"/><br>No <input type="checkbox"/> <i>(go to Q.27)</i>  |       |                 |      |   |
| 26. WHAT WAS THE AMOUNT(S) RECEIVED?   |       |                 |      |   |
| Government home savings grant<br>Value .....   |       | 10              | L340 |   |
| Government maternity allowance<br>Value .....  |       | 10              | L350 |   |
| INTERVIEWER: Ensure that the above are recorded on one Income Questionnaire only.  |       |                 |      |   |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |                 |      |   |
| 27. HAVE YOU RECEIVED ANY AMOUNTS FROM THE FOLLOWING SOURCES IN THE LAST 12 MONTHS?<br>PROMPT: I mean have you received or been credited with anything?<br><i>(show prompt card 6 and read list)</i> |       |                 |      |   |
| Yes <input type="checkbox"/><br>No <input type="checkbox"/> <i>(go to Q.29)</i>  |       |                 |      |   |
| 28. WHAT WAS THE AMOUNT(S) RECEIVED?   |       |                 |      |   |
| Bank interest  |       | 10              | L360 |   |
| Other interest   |       | 10              | L361 |   |
| Dividends  |       | 10              | L362 |   |
| Royalties  |       | 10              | L363 |   |
| *Rent (net of expenses)  |       | 10              | L364 |   |
| INTERVIEWER: If any of the above are received from accounts or assets held in joint names, ensure that details are recorded on one Income Questionnaire only.  |       |                 |      |   |
| RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO   |       |                 |      |   |
| 29. APART FROM THE INCOME YOU HAVE ALREADY MENTIONED, HAVE YOU AT ANY TIME IN THE LAST 3 MONTHS BEEN PAID FOR DOING ANY ODD JOBS OR PROVIDING PROFESSIONAL ADVICE?                                   |       |                 |      |   |
| Yes <input type="checkbox"/><br>No <input type="checkbox"/> <i>(go to page 11)</i>   |       |                 |      |   |
| 30. IN THE LAST 3 MONTHS, HOW MUCH DID YOU RECEIVE FROM THIS JOB/THESE JOBS?   |       |                 |      |   |
| Description of job   |       |                 |      |   |
| .....  |       | 8               | L380 |   |
| .....  |       | 8               | L380 | 1 |

## TAX

I WOULD NOW LIKE TO ASK YOU SOME QUESTIONS ON THE TAX YOU PAID ON YOUR TOTAL PERSONAL INCOME RECEIVED IN THE LAST FINANCIAL YEAR.

| 31. IN THE LAST FINANCIAL YEAR, DID YOU PAY TAX IN THE FORM OF —   | VALUE | OFFICE USE ONLY |      |
|--|-------|-----------------|------|
|  |       |                 |      |
| Tax deductions <input type="checkbox"/><br>Tax stamps <input type="checkbox"/><br>Provisional tax <input type="checkbox"/> (go to page 13)<br>No tax paid <input type="checkbox"/> (NO MORE QUESTIONS)   |       |                 |      |
| 32. WHAT WAS THE TOTAL AMOUNT OF TAX YOU PAID BY TAX DEDUCTIONS OR TAX STAMPS IN THE LAST FINANCIAL YEAR?<br><br>Amount of tax paid _____<br>INTERVIEWER: What was the financial year?<br><br>1972-73 <input type="checkbox"/> code 1<br>1973-74 <input type="checkbox"/> code 2 }<br><br>INTERVIEWER: If no information is available, obtain estimates of total taxable income.<br><br>Total taxable income .....<br><br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO |       | 10              | L390 |
|  |       |                 | L392 |

## TAX

| 33. DID YOU RECEIVE OR DO YOU EXPECT TO RECEIVE A REFUND OF ANY OF THIS TAX?   | VALUE | OFFICE USE ONLY |      |
|--|-------|-----------------|------|
|  |       |                 |      |
| Yes <input type="checkbox"/><br>No <input type="checkbox"/> (go to Q.35)   |       |                 |      |
| 34. WHAT WAS THE AMOUNT OF THE REFUND (OR EXPECTED REFUND)?<br><br>Amount of refund _____<br><br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO<br>NO MORE QUESTIONS       |       | 10              | L400 |
| 35. DID YOU PAY OR DO YOU EXPECT TO PAY ANY EXTRA TAX?<br><br>Yes <input type="checkbox"/><br>No <input type="checkbox"/> (NO MORE QUESTIONS)  |       |                 |      |
| 36. WHAT WAS THE AMOUNT OF THE EXTRA TAX PAID (OR TO BE PAID)?<br><br>Amount of extra tax _____<br><br>RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO<br>NO MORE QUESTIONS |       | 10              | L410 |

13.

TAX

| 37. WHAT WAS THE TAXATION ASSESSMENT ON YOUR TOTAL INCOME RECEIVED IN THE LAST FINANCIAL YEAR?   | VALUE | OFFICE USE ONLY |      |  |
|--|-------|-----------------|------|--|
| Tax assessment _____<br><i>INTERVIEWER:</i> To what financial year does this taxation assessment relate?<br>Year ended ____/____/19____  |       | 10              | L420 |  |
| → <i>*INTERVIEWER:</i> If no information on taxation assessment is available, obtain estimates of total taxable income.<br>Total taxable income _____  |       |                 | L450 |  |
| <div data-bbox="290 577 562 609">           RECORDS CONSULTED <input type="checkbox"/> YES <input type="checkbox"/> NO         </div> <div data-bbox="371 641 562 673">           NO MORE QUESTIONS         </div> |       |                 |      |  |
|  |       |                 |      |  |

## APPENDIX 7 – THE DIARY

Each person in the household aged 15 years and over was provided with two diaries, each covering one week, in which to record details of every payment made over a two-week period.

The diary is divided into 7 days, and includes 'example' pages to indicate the degree of detail required. If any of the payments recorded had been (or were to be) refunded or charged to a business, details were required on the page provided in order to allow net expenditure to be calculated.

This appendix comprises the instructions, the 'example' pages and the 'refunds' pages.

## HOW TO FILL IN THIS DIARY

---

- **RECORD EVERY PAYMENT YOU MAKE DURING THE SEVEN DAYS**  
Any goods obtained but not paid for during the week should NOT be included.
- **COMPLETE EACH DAY'S RECORD ON THE SAME DAY.**
- For each payment you make:
  - record the type of store or outlet
  - record the quantity of the items purchased
  - give a full description of the item
  - record in dollars and cents the amount of the payment.
- Record all payments made by cash, cheque, cash order, postal note or any other means.
- Do not record any payment to a member of your household who is also keeping a diary.
- Record each payment in only one diary.
- Record all expenses REFUNDED by or CHARGED to a Firm, Business, etc., on page 23.
- Record ALL REFUNDS from Medical and Hospital Benefit Funds on page 23.
- Record all WINNINGS from lotteries, gambling or betting on page 23.
- If there is not enough space to record all payments for a particular day on that day, enter the additional payments on page 21.
- Before you start to fill in this diary, please see examples and notes on pages 3, 4 and 5.

## POINTS TO REMEMBER

---

- **WAGE AND SALARY EARNERS**  
Please record separately all deductions made from your wages. (See example on page 4).
- **HIRE PURCHASE, INSTALMENT CREDIT**  
Record CASH deposits (but not value of trade-ins) and any instalment payments made during the seven days on goods being bought on hire purchase. Please state whether the payment is a deposit or an instalment together with the description of the item. (See example on page 4).
- **SHOPKEEPERS**  
If your household obtains any food or other goods from your own shop, record what is obtained together with its value.
- **GOODS FREE FROM EMPLOYER**  
If you receive any goods free from your employer during the seven days, record what you receive and an approximate value for each item. (See example on page 4).
- **POSTAL NOTES, MONEY ORDERS AND BANK CHEQUES**  
(Not Personal Cheques)  
If you buy a postal note, money order or bank cheque, please record it on the day of purchase, noting its face value and charge separately.  
If you pay for anything by one of these means during the seven days, write "by Postal Note", "by Money Order", "by Bank Cheque", after the description of the item and show the amount paid. (See example on page 4).



## REFUNDS AND WINNINGS

EXPENSES REFUNDED BY OR CHARGED TO A FIRM, BUSINESS, etc.

Have any of the payments you recorded in this diary been

- (i) partly or wholly refunded to you by anyone who is not keeping a diary
- or (ii) charged to a business.

Will any of the payments be refunded in the future? If so record below the item and the amount of the refund.

|                         | Description of Item | Refund |   | OFFICE<br>USE ONLY |       |
|-------------------------|---------------------|--------|---|--------------------|-------|
|                         |                     | \$     | c |                    |       |
| • Refunded by employer  |                     |        |   |                    | R 901 |
|                         |                     |        |   |                    | R 902 |
| • Charged to a business |                     |        |   |                    | R 903 |
|                         |                     |        |   |                    | R 904 |
| • Other                 |                     |        |   |                    | R 905 |
|                         |                     |        |   |                    | R 906 |
|                         |                     |        |   |                    | R 907 |

### MEDICAL AND HOSPITAL BENEFIT REFUNDS

For payments recorded in this diary, please record here any refunds you have received or expect to receive from any medical or hospital fund.

| Type of refund (e.g. hospital, medical, dentist) | Refund |   | OFFICE<br>USE ONLY |       |
|--|--------|---|--------------------|-------|
|  | \$     | c |                    |       |
|  |        |   |                    | R 921 |
|  |        |   |                    | R 922 |
|  |        |   |                    | R 923 |
|  |        |   |                    | R 924 |
|  |        |   |                    | R 925 |
|  |        |   |                    | R 926 |

### BETTING, GAMBLING AND LOTTERY WINNINGS

If at any time during the 7 days covered by this diary you win any money by betting or gambling, enter the details below.

| Type of bet (e.g. TAB, lottery) | Winnings |   | OFFICE<br>USE ONLY |       |
|---------------------------------|----------|---|--------------------|-------|
|                                 | \$       | c |                    |       |
|                                 |          |   |                    | R 941 |
|                                 |          |   |                    | R 942 |
|                                 |          |   |                    | R 943 |
|                                 |          |   |                    | R 944 |
|                                 |          |   |                    | R 945 |
|                                 |          |   |                    | R 946 |
|                                 |          |   |                    | R 947 |
|                                 |          |   |                    | R 948 |

## PLEASE DO NOT FORGET TO ENTER SUPERMARKET, BUTCHER, GROCERY AND OTHER BILLS BY ITEM

### SOME EASILY FORGOTTEN ITEMS

- Milk and bread bills
- Cafe meal, counter lunch
- Ice cream, sweets, etc.
- Children's pocket money
- Beer, wine, spirits
- Cigarettes
- Lay-by payments (specify item)
- Petrol, toll, parking charges
- Bus, taxi fares
- Newspapers, magazines
- Birthday presents (specify item)
- Laundry, dry cleaning
- Fees and subscriptions
- Payments from cheque accounts
- Hire purchase payments (specify item)
- Betting and gambling payments

A more detailed check list is on PAGE 24

**YOUR DIARY BEGINS ON THE NEXT PAGE**